
State:	Pennsylvania	Filing Company:	Ability Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	3358 et al		
Project Name/Number:	/		

Filing at a Glance

Company:	Ability Insurance Company
Product Name:	3358 et al
State:	Pennsylvania
TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care
Sub-TOI:	LTC05I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	06/06/2018
SERFF Tr Num:	TRIP-131530670
SERFF Status:	Submitted to State
State Tr Num:	TRIP-131530670
State Status:	Received Review in Progress
Co Tr Num:	2018 LTC RATE INCREASE

Implementation	On Approval
Date Requested:	
Author(s):	Beverly Toomey, Dave Krydynski
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 36.6% increase on 56 policyholders of Ability forms 3358, LT691, LT692, LT694 LT695, and LT201.

State: Pennsylvania
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: 3358 et al
Project Name/Number: /

Filing Company: Ability Insurance Company

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 36.6%	Filing Status Changed: 06/06/2018
	State Status Changed: 06/07/2018
Deemer Date:	Created By: Beverly Toomey
Submitted By: Beverly Toomey	Corresponding Filing Tracking Number:
	State TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care

Filing Description:

RE: Long Term Care Insurance

Individual Policy Form Series: 3358, LT691, LT692, LT694, LT695, LT201

We are filing revised premium rates for your consideration and approval on the above captioned policy forms on file with your department. This request is being filed nationwide. We had previously filed revised rates on this group of forms in 2013. Actual (2013-2016) and projected (2017+) experience is worse than what was projected in that filing. We are not attempting to recoup any past losses; this rate increase is solely intended to get experience back in line with what was projected in our 2013 rate increase filing for years 2017 and forward.

Based on the experience development since 2013, we have made several updates to the assumptions used in projecting future experience for this block. All assumptions are outlined in section 7 of the Actuarial Memorandum. The Company engaged Milliman, Inc. to perform a review of these assumptions, the resulting projections and the proposed premium rate increase. A letter from Milliman attesting to their review and their opinion that the proposed increase is justified based on the underlying projection has been included in the filing materials.

We are requesting an increase to the current premium rates that varies by issue age and inflation protection option, averaging 30.2% nationwide based on the current inforce. The increase will be larger for policies at younger issue ages and for policies with an inflation protection benefit. Non-inflation policies on form LT201 issued at ages 69 and older, and non-inflation policies on all other forms issued at ages 65 and older will not receive an increase. An exhibit detailing the increase by issue age, inflation option and policy form is included at the end of the memo as Appendix A.

The larger requested increase on policies with younger issue ages and inflation protection is due to the greater impact of the assumption changes on these rates. In addition, current premium rates for inflation policies and younger issue age plans are significantly lower than rates for policies available in the marketplace today. The proposed increase will bring the rates on policies issued at younger issue ages, and the differential between inflation and non-inflation inforce policies, closer to the levels and relationships of currently sold policies.

Policyholders will be provided opportunities to mitigate the effects of the increase, including options to reduce benefits and lower premium. We will also provide a contingent non-forfeiture benefit to all policyholders regardless of whether or not their policy covers this benefit upon lapse.

We respectfully request your approval of this filing. If you have any questions or would like to discuss this filing, please feel

State: Pennsylvania

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: 3358 et al

Project Name/Number: /

free to contact us via SERFF, email TMoltumyr@triplusservices.com or phone (224) 217-9037.

Company and Contact

Filing Contact Information

Beverly Toomey, Actuarial Analyst

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2800 South River Road

224-217-9038 [Phone]

Suite 440

Des Plaines, IL 60018

Filing Company Information

(This filing was made by a third party - triplus)

Ability Insurance Company

CoCode: 71471

State of Domicile: Nebraska

222 South 15th St

Group Code:

Company Type: Life and

Suite 1202S

Group Name:

Health

Omaha, NE 68102

FEIN Number: 47-0520541

State ID Number: 71471

(610) 737-8537 ext. [Phone]

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	TRIP-131530670	State Tracking #:	TRIP-131530670	Company Tracking #:	2018 LTC RATE INCREASE
State:	Pennsylvania	Filing Company:	Ability Insurance Company		
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified				
Product Name:	3358 et al				
Project Name/Number:	/				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	2.807%
Effective Date of Last Rate Revision:	04/15/2016
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	TRIP-131126865

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Ability Insurance Company	36.600%	36.600%	\$49,878	56	\$136,427	89.200%	0.000%

State:	Pennsylvania	Filing Company:	Ability Insurance Company
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Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA 2018 Rates	LT691, LT692, LT694 LT695, LT201	Revised	Previous State Filing Number: TRIP-131126865 Percent Rate Change Request: 36.6	Rate Sheets 2018 - 691.pdf, Rate Sheets 2018 - 692.pdf, Rate Sheets 2018 - 694.pdf, Rate Sheets 2018 - 695.pdf, Rate Sheets 2018 - 201.pdf,

Ability Insurance Company (formerly Medico Life Ins. Co.)

ML-LT691 and MP-LT691

LONG TERM CARE POLICY

Base Policy Form 691

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
40		46.28	41.42	38.98	34.10	53.60	46.28	46.28	41.42	63.34	56.02	53.60	46.28	70.64	65.78	58.46	56.02	102.90	93.25	83.61	77.17
41		48.72	41.42	38.98	34.10	53.60	48.72	46.28	41.42	63.34	56.02	53.60	48.72	73.08	65.78	58.46	56.02	106.11	93.25	86.83	83.61
42		48.72	46.28	38.98	34.10	53.60	48.72	46.28	41.42	65.78	56.02	56.02	48.72	77.96	70.64	63.34	58.46	106.11	96.47	86.83	83.61
43		48.72	46.28	41.42	34.10	56.02	48.72	48.72	41.42	65.78	58.46	56.02	53.60	77.96	70.64	65.78	58.46	112.54	102.90	93.25	83.61
44		53.60	46.28	41.42	38.98	56.02	53.60	48.72	46.28	70.64	58.46	58.46	53.60	80.38	73.08	65.78	63.34	115.76	102.90	93.25	86.83
45		53.60	48.72	41.42	38.98	58.46	53.60	48.72	46.28	73.08	63.34	58.46	56.02	85.26	77.96	70.64	63.34	115.76	106.11	96.47	86.83
46		53.60	48.72	46.28	41.42	63.34	56.02	53.60	48.72	73.08	65.78	63.34	58.46	87.70	80.38	73.08	65.78	125.40	112.54	96.47	93.25
47		56.02	53.60	46.28	41.42	65.78	58.46	53.60	48.72	77.96	70.64	65.78	58.46	90.14	85.26	77.96	70.64	128.62	115.76	102.90	96.47
48		58.46	53.60	48.72	41.42	70.64	63.34	56.02	53.60	80.38	73.08	70.64	63.34	95.00	87.70	80.38	73.08	135.06	118.98	112.54	102.90
49		58.46	56.02	48.72	46.28	73.08	63.34	58.46	53.60	87.70	77.96	73.08	65.78	102.32	90.14	85.26	77.96	144.70	128.62	115.76	106.11
50		63.34	56.02	53.60	46.28	77.96	65.78	63.34	56.02	90.14	80.38	77.96	70.64	109.62	95.00	90.14	80.38	154.34	138.26	125.40	115.76
51		65.78	58.46	56.02	48.72	80.38	73.08	65.78	58.46	97.44	87.70	80.38	73.08	116.92	102.32	95.00	87.70	160.78	147.92	135.06	118.98
52		70.08	62.83	57.99	53.17	87.00	77.33	70.08	62.83	103.91	89.42	84.58	77.33	120.83	108.74	101.50	89.42	169.05	156.30	143.54	127.59
53		76.71	69.51	62.32	55.13	93.48	79.10	76.71	64.72	110.27	95.88	88.69	79.10	131.84	115.05	107.87	95.88	183.51	164.54	151.87	136.05
54		78.45	71.33	64.20	57.06	99.86	85.59	78.45	68.95	118.88	106.99	95.10	85.59	140.27	123.64	114.12	102.23	194.58	172.61	156.92	144.37
55		84.89	77.81	70.74	61.31	106.11	91.96	84.89	75.46	129.69	113.18	101.39	91.96	148.55	132.05	122.62	108.47	205.44	183.64	171.19	152.52
56		93.54	81.85	74.84	67.82	112.25	98.22	91.20	77.17	137.97	121.61	107.58	98.22	161.36	145.00	130.96	114.59	222.26	200.65	182.12	163.60
57		99.72	85.81	81.17	69.57	120.60	106.68	97.41	83.49	146.10	129.87	115.95	106.68	176.25	153.06	139.14	122.91	241.83	211.22	192.85	177.54
58		105.78	91.98	82.79	75.88	128.78	112.68	103.48	91.98	158.67	142.58	128.78	114.98	193.16	165.57	151.77	133.37	261.05	236.76	209.44	188.20
59		114.00	102.60	88.92	82.09	141.37	125.41	111.72	98.04	177.84	155.04	136.81	125.41	207.49	184.69	164.17	143.64	285.92	255.83	228.74	204.66
60		124.33	108.50	94.95	88.16	153.72	133.37	119.81	108.50	192.15	169.55	149.20	133.37	223.80	198.93	178.59	155.98	310.33	274.53	244.69	223.80
61		134.47	116.54	103.09	94.13	170.33	145.67	129.98	116.54	210.66	183.78	168.08	147.92	242.04	215.15	192.74	174.80	337.24	298.79	269.21	242.58
62		145.34	127.72	110.11	99.10	184.98	158.56	138.73	127.72	224.62	200.40	180.58	158.56	264.26	231.23	209.20	187.18	360.44	322.66	284.86	258.71
63		152.95	133.82	116.83	104.08	193.30	167.81	146.57	131.70	237.91	210.29	189.05	172.06	280.40	244.28	220.91	195.43	386.94	339.28	302.82	269.18
64		165.75	141.19	122.77	112.54	206.67	180.07	159.60	139.14	253.73	223.04	200.53	180.07	296.70	259.88	233.27	206.67	407.86	361.94	318.72	289.02
65		173.44	152.00	132.51	116.93	216.32	190.98	167.60	148.11	268.93	235.81	210.47	187.09	313.76	274.78	243.60	216.32	429.60	378.15	336.99	300.98
66		190.98	167.60	148.11	128.62	237.76	210.47	185.14	165.65	300.11	266.99	233.86	208.53	348.83	305.97	272.83	237.76	473.32	414.16	370.43	334.41
67		212.42	185.14	163.70	146.16	268.93	233.86	204.62	183.19	337.14	294.27	261.14	229.95	389.76	339.09	300.11	266.99	529.92	463.03	406.44	367.85
68		235.81	204.62	183.19	159.81	298.16	263.09	228.01	202.67	374.17	331.30	288.42	257.25	432.64	378.07	333.25	294.27	589.08	514.48	455.32	403.87
69		263.09	228.01	202.67	177.34	337.14	292.32	257.25	224.11	418.99	368.32	325.45	286.48	485.25	420.94	370.27	327.39	655.97	571.08	504.20	447.60
70		294.27	257.25	222.16	196.83	374.17	327.39	286.48	253.34	467.71	413.15	362.48	317.65	537.87	467.71	413.15	362.48	730.56	640.53	563.36	496.47
71		331.30	286.48	247.50	216.32	418.99	364.43	319.60	280.63	522.27	457.97	403.41	352.73	598.29	522.27	457.97	401.45	815.46	709.99	622.53	547.92
72		368.32	319.60	278.67	241.65	465.76	407.30	356.63	311.81	584.64	510.59	448.22	393.66	664.54	580.74	508.64	446.27	902.92	789.74	689.40	607.09
73		413.15	356.63	307.91	268.93	518.38	452.13	395.60	348.83	650.90	569.05	496.94	432.64	738.59	643.10	561.25	491.10	1,000.67	874.62	764.01	666.25
74		459.92	397.55	344.94	300.11	578.80	502.79	440.43	381.97	721.06	629.46	549.57	479.41	816.55	709.36	619.71	541.76	1,108.71	962.08	843.75	733.14
75		514.48	446.27	381.97	337.14	645.05	555.41	489.15	422.89	802.91	699.62	611.92	533.97	906.19	785.36	684.03	594.38	1,229.61	1,067.55	933.78	810.31
76		569.05	493.04	422.89	370.27	721.06	623.62	541.76	471.61	894.50	779.52	678.18	588.54	1,007.53	869.17	758.08	656.75	1,363.38	1,180.74	1,028.97	895.20
77		631.41	543.71	467.71	409.25	804.85	695.73	600.23	528.13	1,001.68	869.17	754.19	656.75	1,124.46	968.56	841.89	728.85	1,517.73	1,319.64	1,142.15	987.81
78		695.73	600.23	516.43	452.13	906.19	779.52	676.24	586.59	1,124.46	974.40	841.89	728.85	1,255.03	1,083.53	937.37	808.75	1,697.79	1,466.28	1,270.77	1,095.85
79		771.73	662.59	569.05	496.94	1,013.38	875.01	752.24	654.80	1,260.88	1,089.38	937.37	810.70	1,401.19	1,206.31	1,044.56	900.35	1,893.30	1,633.48	1,412.25	1,214.19
80		855.52	738.59	631.41	547.61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81		958.81	824.34	707.41	611.92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82		1,085.49	929.58	795.11	684.03	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83		1,231.65	1,054.30	900.35	773.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84		1,405.09	1,204.35	1,021.17	875.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred	= 1.00
Standard	= 1.50
Select	= 3.50

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR284

LONG TERM CARE INFLATION RIDER

Base Policy Form 691

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
40		65.78	56.39	46.99	46.99	79.89	75.18	61.08	56.39	103.38	93.98	89.27	75.18	122.17	108.06	93.98	79.89	167.48	148.85	136.46	124.05
41		64.76	55.52	46.26	46.26	78.66	74.02	64.76	60.13	106.40	101.79	87.89	74.02	124.92	111.03	101.79	87.89	177.09	158.78	140.44	122.13
42		74.02	60.13	55.52	46.26	87.89	78.66	74.02	60.13	111.03	101.79	92.53	78.66	134.16	120.29	106.40	92.53	183.20	164.89	140.44	134.36
43		73.82	59.96	55.37	55.37	92.26	87.65	73.82	64.58	119.95	106.09	92.26	78.43	138.40	119.95	110.71	92.26	194.87	176.59	146.14	140.04
44		77.86	64.11	54.96	54.96	100.76	87.01	77.86	73.28	123.66	109.91	100.76	87.01	146.56	123.66	119.08	100.76	199.48	181.36	157.18	139.03
45		77.86	64.11	59.53	54.96	100.76	91.59	77.86	73.28	132.81	109.91	105.32	91.59	160.29	132.81	119.08	105.32	217.63	193.46	163.23	145.08
46		87.01	73.28	64.11	59.53	105.32	100.76	87.01	77.86	137.39	119.08	109.91	91.59	164.87	137.39	123.66	109.91	223.68	199.48	175.30	157.18
47		91.59	77.86	64.11	59.53	109.91	105.32	87.01	77.86	146.56	123.66	119.08	100.76	169.46	151.12	132.81	119.08	241.81	211.58	181.36	163.23
48		100.76	77.86	73.28	64.11	119.08	109.91	91.59	87.01	151.12	132.81	123.66	105.32	178.60	160.29	137.39	123.66	253.91	217.63	199.48	175.30
49		100.76	87.01	77.86	64.11	123.66	119.08	100.76	91.59	164.87	137.39	123.66	109.91	192.36	164.87	146.56	132.81	272.03	235.76	211.58	181.36
50		96.36	83.80	79.60	67.04	125.70	113.14	96.36	83.80	155.04	134.09	121.50	108.94	188.55	163.40	138.26	125.70	254.42	221.23	199.11	176.99
51		101.07	92.66	80.01	67.38	134.77	122.12	96.85	92.66	164.24	147.40	126.34	113.71	193.72	168.45	151.61	134.77	272.38	239.02	205.69	183.43
52		109.98	97.28	84.60	71.91	139.57	126.89	101.51	97.28	177.66	152.28	139.57	122.66	207.26	181.87	156.51	139.57	290.34	256.84	223.33	195.42
53		114.71	101.96	93.47	80.72	148.69	135.96	110.46	101.96	191.18	165.68	148.69	127.45	220.92	195.43	165.68	152.95	308.43	269.17	235.54	201.89
54		129.14	111.92	99.00	81.78	159.28	142.04	116.23	111.92	206.61	180.80	154.97	137.75	236.75	206.61	180.80	159.28	329.54	284.10	255.69	210.24
55		138.89	117.19	99.81	86.80	169.25	151.90	125.85	117.19	217.00	186.61	160.59	143.21	251.71	217.00	195.30	173.60	343.72	297.90	263.53	229.15
56		144.92	127.36	105.40	96.63	184.46	158.11	140.54	127.36	232.75	202.03	175.67	158.11	263.51	232.75	202.03	184.46	365.21	318.84	284.05	243.49
57		159.30	132.74	115.05	101.76	190.26	172.56	146.01	132.74	247.79	216.81	185.85	163.72	278.75	247.79	216.81	190.26	385.49	338.75	303.73	262.83
58		166.13	143.68	121.23	103.26	206.53	179.59	157.14	143.68	264.89	233.48	202.04	175.10	305.30	264.89	233.48	206.53	420.79	355.59	314.09	284.46
59		179.38	160.98	133.38	110.38	225.37	197.77	170.19	151.78	285.18	252.97	220.77	193.19	326.57	285.18	252.97	220.77	455.35	382.48	340.00	297.49
60		177.49	152.13	126.77	109.87	219.74	194.38	169.03	147.90	274.67	245.08	207.05	181.69	321.15	278.90	245.08	211.28	435.06	379.28	329.09	290.06
61		184.35	158.64	137.20	115.77	235.80	210.08	180.08	158.64	295.82	257.24	222.95	197.22	347.28	295.82	257.24	222.95	464.07	401.82	350.89	311.26
62		201.95	171.21	153.66	127.31	254.62	228.30	197.56	171.21	316.10	276.58	241.46	215.12	373.17	316.10	276.58	241.46	498.38	434.63	376.68	336.10
63		223.13	191.26	163.94	136.61	282.34	250.45	209.47	191.26	355.18	309.64	264.11	227.68	405.27	355.18	300.55	264.11	547.00	474.85	408.73	360.65
64		247.70	204.81	176.25	157.18	309.61	266.75	233.39	204.81	385.83	338.19	285.79	252.44	447.74	390.59	338.19	285.79	597.31	528.14	446.42	396.10
65		275.38	230.32	200.28	175.24	340.46	295.40	260.37	230.32	425.59	375.52	315.43	280.39	480.67	425.59	375.52	315.43	654.30	568.39	502.30	436.21
66		296.13	250.18	214.45	183.81	367.63	316.57	280.82	245.07	454.41	403.35	347.19	301.24	515.69	454.41	403.35	336.99	707.67	613.32	532.43	465.03
67		313.37	271.59	235.03	203.68	396.94	344.71	292.48	261.14	490.94	438.71	370.82	323.82	558.85	490.94	428.28	360.37	751.45	654.94	579.10	496.39
68		335.87	293.23	255.90	213.26	431.85	367.86	314.55	277.24	527.81	458.51	399.86	346.54	591.79	522.47	453.17	383.87	802.27	696.70	619.28	534.85
69		361.88	318.00	268.66	235.76	466.06	394.79	339.96	301.57	570.23	498.96	433.15	372.83	630.55	559.28	487.98	427.66	868.51	752.70	658.63	571.76
70		380.18	330.60	286.53	247.95	490.38	418.76	363.66	319.56	595.06	523.44	462.83	396.72	666.71	578.54	506.92	446.31	901.86	785.48	690.94	596.41
71		398.50	348.67	304.40	265.65	520.25	448.31	381.88	332.08	630.94	547.92	475.98	420.63	691.82	603.27	525.79	464.90	957.05	832.84	723.25	628.29
72		425.04	369.11	324.36	274.03	536.89	469.77	402.68	346.75	659.91	581.62	508.93	441.81	738.23	637.55	553.66	492.14	996.60	871.08	753.00	657.01
73		455.86	388.31	332.03	292.66	568.41	495.24	427.72	365.81	697.84	607.79	529.01	461.49	771.02	664.07	585.29	512.13	1,047.45	906.31	794.88	683.45
74		474.89	407.07	350.53	299.63	593.62	520.14	446.63	384.43	734.96	633.21	554.04	480.55	808.45	689.74	604.94	531.43	1,097.03	947.78	828.37	708.96
75		495.86	428.26	354.99	309.92	614.20	540.96	473.33	400.09	760.72	659.30	569.13	495.86	828.34	715.65	625.48	540.96	1,123.16	981.84	847.94	728.92
76		518.40	450.03	375.98	330.39	649.41	563.96	489.91	427.25	797.52	689.29	598.14	518.40	871.57	751.96	655.11	563.96	1,180.58	1,030.19	887.29	767.00
77		542.23	468.04	393.83	336.75	684.93	593.60	507.98	445.19	827.62	713.46	616.42	536.52	901.81	787.65	684.93	582.20	1,228.06	1,077.37	919.19	791.09
78		562.97	489.05	409.45	352.58	705.13	614.14	534.53	460.62	858.68	744.95	636.91	557.28	932.60	813.17	705.13	608.48	1,276.07	1,103.44	938.29	810.67
79		592.33	506.90	432.87	370.21	740.42	637.91	546.78	478.42	894.21	780.30	666.39	575.25	973.94	842.93	740.42	620.81	1,323.19	1,135.24	984.88	842.04
80		210.47	183.19	157.85	132.51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81		218.27	187.09	163.70	138.37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82		228.01	196.83	167.60	146.16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83		235.81	204.62	177.34	152.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84		243.60	210.47	183.19	153.95	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred	= 1.00
Standard	= 1.50
Select	= 3.50

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR591

HOME HEALTH CARE RIDER

Base Policy Form 691

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
40		29.24	24.36	21.92	17.06	34.10	29.24	24.36	21.92	41.42	38.98	31.66	29.24	53.60	48.72	38.98	34.10	77.17	70.75	61.09	51.45
41		29.24	29.24	21.92	17.06	34.10	31.66	24.36	21.92	46.28	41.42	31.66	29.24	53.60	48.72	41.42	34.10	83.61	70.75	64.31	54.67
42		31.66	29.24	24.36	21.92	38.98	31.66	29.24	24.36	46.28	41.42	34.10	31.66	56.02	48.72	41.42	38.98	83.61	73.95	64.31	54.67
43		31.66	29.24	24.36	21.92	38.98	31.66	29.24	24.36	48.72	46.28	34.10	31.66	58.46	53.60	41.42	38.98	86.83	73.95	70.75	54.67
44		34.10	29.24	24.36	21.92	41.42	34.10	31.66	24.36	53.60	46.28	38.98	34.10	58.46	53.60	46.28	41.42	93.25	77.17	70.75	61.09
45		34.10	31.66	29.24	24.36	46.28	34.10	31.66	29.24	56.02	48.72	38.98	34.10	63.34	56.02	46.28	41.42	93.25	77.17	73.95	61.09
46		38.98	31.66	29.24	24.36	46.28	38.98	34.10	29.24	58.46	48.72	41.42	38.98	65.78	58.46	46.28	46.28	96.47	83.61	77.17	64.31
47		41.42	34.10	29.24	24.36	48.72	41.42	38.98	29.24	63.34	53.60	46.28	41.42	70.64	63.34	53.60	48.72	102.90	86.83	77.17	70.75
48		41.42	34.10	31.66	29.24	53.60	46.28	38.98	31.66	65.78	56.02	48.72	41.42	77.96	65.78	56.02	53.60	106.11	93.25	83.61	73.95
49		46.28	38.98	31.66	29.24	56.02	48.72	41.42	34.10	70.64	58.46	48.72	46.28	80.38	70.64	58.46	53.60	112.54	96.47	86.83	77.17
50		48.72	41.42	34.10	31.66	58.46	53.60	46.28	34.10	73.08	63.34	53.60	48.72	87.70	73.08	63.34	56.02	118.98	106.11	93.25	83.61
51		53.60	46.28	34.10	31.66	63.34	56.02	46.28	38.98	80.38	70.64	56.02	48.72	90.14	80.38	70.64	58.46	128.62	112.54	96.47	86.83
52		55.58	48.33	38.67	33.83	70.08	57.99	48.33	41.09	84.58	72.50	62.83	53.17	96.66	87.00	72.50	65.25	137.16	118.03	102.08	92.50
53		57.53	52.74	40.75	38.35	71.91	62.32	55.13	45.54	88.69	79.10	64.72	55.13	107.87	93.48	79.10	69.51	145.55	126.56	110.74	94.92
54		64.20	54.68	45.17	40.42	78.45	68.95	57.06	47.55	95.10	83.21	71.33	61.82	114.12	99.86	83.21	71.33	156.92	134.94	116.12	103.56
55		68.38	61.31	51.88	44.80	84.89	75.46	63.67	54.23	106.11	87.25	75.46	63.67	122.62	106.11	87.25	77.81	171.19	143.18	124.50	108.94
56		74.84	63.15	53.78	46.77	93.54	81.85	67.82	56.12	114.59	98.22	81.85	70.16	130.96	112.25	98.22	81.85	182.12	154.34	132.73	114.22
57		83.49	69.57	60.30	51.02	99.72	85.81	74.21	62.62	122.91	104.36	85.81	76.52	139.14	120.60	104.36	85.81	192.85	168.36	146.93	122.45
58		89.68	75.88	66.69	52.89	110.38	91.98	80.49	68.99	133.37	112.68	96.59	82.79	151.77	128.78	112.68	96.59	209.44	179.09	151.77	130.52
59		98.04	84.37	68.40	59.28	120.84	102.60	84.37	75.24	143.64	125.41	104.89	91.20	164.17	141.37	120.84	102.60	228.74	189.61	165.53	144.46
60		108.50	90.42	74.60	65.56	131.11	110.77	94.95	81.38	160.51	135.64	113.03	97.20	178.59	149.20	131.11	110.77	244.69	205.89	176.05	155.17
61		118.78	100.85	82.93	71.72	141.19	123.26	100.85	87.40	177.05	147.92	123.26	107.57	192.74	168.08	141.19	123.26	263.28	230.74	192.29	165.67
62		129.92	107.90	88.09	77.08	156.35	132.13	110.11	94.69	189.39	165.16	132.13	114.52	209.20	180.58	151.95	129.92	284.86	247.08	206.39	180.23
63		138.07	112.58	95.59	78.60	167.81	140.20	116.83	101.96	201.80	174.19	140.20	123.20	220.91	189.05	161.44	138.07	300.03	257.97	218.70	190.66
64		147.33	120.73	102.31	85.95	180.07	153.47	122.77	106.41	212.81	182.11	153.47	128.91	233.27	200.53	171.88	145.29	318.72	272.81	229.59	202.58
65		157.85	128.62	107.18	89.65	187.09	159.81	132.51	113.03	222.16	190.98	159.81	134.47	243.60	210.47	179.29	153.95	334.41	285.54	241.80	210.94
66		173.44	146.16	116.93	101.34	210.47	177.34	148.11	122.77	243.60	210.47	177.34	152.00	268.93	229.95	196.83	167.60	367.85	313.84	262.39	228.94
67		190.98	159.81	132.51	113.03	233.86	196.83	165.65	138.37	274.78	233.86	196.83	167.60	298.16	257.25	216.32	185.14	403.87	347.28	288.12	252.09
68		212.42	179.29	148.11	122.77	261.14	218.27	183.19	153.95	304.01	261.14	216.32	185.14	331.30	282.58	237.76	202.67	452.75	385.86	318.98	275.25
69		235.81	198.78	165.65	138.37	286.48	241.65	202.67	171.49	337.14	286.48	237.76	204.62	364.43	311.81	263.09	222.16	496.47	421.87	354.99	303.54
70		263.09	222.16	183.19	153.95	317.65	272.83	224.11	187.09	374.17	317.65	266.99	224.11	403.41	344.94	288.42	243.60	547.92	470.75	393.57	334.41
71		292.32	247.50	202.67	167.60	352.73	300.11	247.50	208.53	415.09	352.73	294.27	247.50	448.22	378.07	317.65	268.93	607.09	519.63	432.16	367.85
72		325.45	274.78	222.16	185.14	393.66	333.25	274.78	229.95	459.92	389.76	327.39	274.78	493.04	418.99	350.78	294.27	666.25	565.93	473.32	401.30
73		358.58	304.01	243.60	204.62	432.64	368.32	304.01	255.29	508.64	428.74	358.58	300.11	541.76	459.92	381.97	319.60	733.14	622.53	522.20	437.31
74		397.55	337.14	272.83	224.11	479.41	407.30	333.25	280.63	559.31	471.61	395.60	331.30	594.38	504.74	418.99	350.78	807.74	681.69	565.93	473.32
75		440.43	368.32	298.16	247.50	530.08	446.27	364.43	305.97	613.87	518.38	428.74	358.58	650.90	553.46	457.97	381.97	882.33	743.43	617.38	519.63
76		479.41	403.41	327.39	272.83	580.74	489.15	401.45	333.25	674.29	569.05	467.71	389.76	713.26	606.08	496.94	415.09	962.08	815.46	673.98	555.64
77		528.13	440.43	356.63	294.27	633.36	533.97	438.48	362.48	732.75	617.77	508.64	420.94	773.68	656.75	537.87	448.22	1,049.54	882.33	725.43	604.52
78		574.90	477.46	389.76	319.60	689.87	580.74	471.61	393.66	797.06	668.43	549.57	454.07	836.03	709.36	580.74	479.41	1,134.44	956.94	784.59	648.25
79		625.57	518.38	420.94	348.83	752.24	629.46	514.48	422.89	865.27	726.90	594.38	491.10	910.09	769.78	625.57	516.43	1,227.05	1,034.12	848.90	697.13
80		682.08	569.05	457.97	376.11	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81		748.34	623.62	502.79	413.15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82		824.34	687.92	549.57	452.13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83		913.99	760.03	608.03	496.94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84		1,021.17	843.83	674.29	547.61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred	= 1.00
Standard	= 1.50
Select	= 3.50

Ability Insurance Company (formerly Medico Life Ins. Co.)
ML-LT692 and MP-LT692
LONG TERM CARE POLICY
Base Policy Form 692
Premium per \$10 Units Purchased
Rate Schedule for the State of PA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
18		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
19		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
20		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
21		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
22		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
23		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
24		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
25		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
26		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
27		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
28		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
29		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
30		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
31		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
32		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
33		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
34		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
35		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
36		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
37		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
38		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
39		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
40		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
41		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
42		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
43		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
44		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
45		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
46		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
47		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
48		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
49		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
50		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
51		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
52		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
53		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
54		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
55		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
56		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
57		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
58		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
59		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
60		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
61		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
62		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
63		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
64		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
65		173.05	146.55	127.84	116.93	215.15	183.97	162.14	148.11	266.59	229.17	204.23	187.08	305.57	265.04	235.41	213.58	409.53	356.03	316.92	288.11
66		193.32	162.14	143.43	130.96	243.21	205.79	182.40	166.81	299.33	258.80	230.74	208.91	341.43	294.66	261.92	238.54	456.86	397.19	351.90	321.03
67		215.15	182.40	162.14	146.55	271.28	230.74	204.23	187.08	335.19	289.98	258.80	235.41	381.96	330.51	294.66	266.59	510.37	442.46	395.12	358.08
68		240.09	202.68	179.29	163.70	302.46	258.80	229.17	205.79	374.17	322.72	289.98	261.92	427.18	367.93	330.51	299.33	567.99	493.90	442.46	399.24
69		269.72	226.06	199.56	182.40	338.31	289.98	255.68	230.74	419.38	361.69	322.72	294.66	475.51	413.15	367.93	335.19	637.96	551.53	491.85	446.57
70		300.90	254.13	222.95	204.23	378.85	322.72	285.31	258.80	469.27	403.79	361.69	330.51	531.63	459.92	411.59	372.61	712.04	617.38	547.41	498.01
71		335.19	282.18	249.45	226.06	424.05	361.69	318.05	289.98	525.39	450.56	403.79	367.93	592.44	514.48	458.36	414.70	790.25	687.35	613.27	557.70
72		374.17	314.92	279.07	254.13	473.95	403.79	357.0													

<p>Ability Insurance Company (formerly Medico Life Ins. Co.)</p> <p>UR295</p> <p>SIMPLE INFLATION RIDER</p> <p>Base Policy Form 692</p> <p>Premium per \$10 Units Purchased</p> <p>Rate Schedule for the State of PA</p> <p>All Issue Years</p>																							
Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days		
18		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
19		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
20		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
21		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
22		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
23		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
24		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
25		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
26		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
27		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
28		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
29		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96		
30		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
31		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
32		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
33		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
34		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
35		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
36		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
37		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
38		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
39		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03		
40		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
41		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
42		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
43		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
44		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
45		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
46		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
47		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
48		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
49		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69		
50		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85		
51		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85		
52		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85		
53		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85		
54		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85		
55		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84		
56		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84		
57		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84		
58		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84		
59		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84		
60		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85		
61		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85		
62		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85		
63		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85		
64		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85		
65		258.08	217.12	196.64	176.16	323.62	278.56	245.78	225.30	401.46	348.19	311.32	282.65	458.78	401.46	352.28	323.62	621.83	535.32	481.25	437.98		
66		284.43	239.10	214.34	197.88	354.50	300.93	267.94	243.21	441.06	379.23	338.00	309.16	498.77	432.83	387.49	350.38	674.72	587.67	516.92	467.94		
67		315.51	265.04	235.57	210.34	395.44	332.34	298.67	265.04	483.78	416.48	374.41	340.74	551.08	479.58	429.08	387.01	744.10	638.59	577.51	521.98		
68		337.58	290.58	252.12	235.02	431.58	363.21	320.48	294.85	529.87	457.21	405.94	367.48	602.50	521.31	465.77	423.04	806.					

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR592

HOME HEALTH CARE RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	1 Year 0 Days	1 Year 20 Days	1 Year 90 Days	1 Year 180 Days	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
18		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
19		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
20		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
21		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
22		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
23		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
24		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
25		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
26		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
27		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
28		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
29		30.56	26.19	21.83	19.65	34.92	28.38	26.19	21.83	37.10	30.56	28.38	26.19	41.47	34.92	30.56	28.38	43.65	37.10	34.92	30.56	63.38	54.75	48.97	46.09
30		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
31		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
32		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
33		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
34		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
35		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
36		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
37		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
38		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
39		37.10	30.56	28.38	26.19	41.47	37.10	30.56	28.38	43.65	41.47	34.92	30.56	48.01	43.65	37.10	34.92	50.21	48.01	41.47	37.10	69.15	66.27	57.62	54.75
40		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
41		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
42		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
43		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
44		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
45		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
46		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
47		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
48		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
49		52.69	44.58	34.45	32.43	58.78	52.69	44.58	38.51	60.80	58.78	46.62	40.54	64.85	60.80	48.64	44.58	66.89	64.85	52.69	46.62	93.64	88.29	72.23	64.21
50		59.86	50.51	41.15	37.42	69.22	65.48	54.26	44.90	78.57	72.97	61.74	50.51	80.45	74.83	65.48	54.26	84.19	78.57	67.35	56.13	113.59	106.20	91.37	79.02
51		59.86	50.51	41.15	37.42	69.22	65.48	54.26	44.90	78.57	72.97	61.74	50.51	80.45	74.83	65.48	54.26	84.19	78.57	67.35	56.13	113.59	106.20	91.37	79.02
52		59.86	50.51	41.15	37.42	69.22	65.48	54.26	44.90	78.57	72.97	61.74	50.51	80.45	74.83	65.48	54.26	84.19	78.57	67.35	56.13	113.59	106.20	91.37	79.02
53		59.86	50.51	41.15	37.42	69.22	65.48	54.26	44.90	78.57	72.97	61.74	50.51	80.45	74.83	65.48	54.26	84.19	78.57	67.35	56.13	113.59	106.20	91.37	79.02
54		59.86	50.51	41.15	37.42	69.22	65.48	54.26	44.90	78.57	72.97	61.74	50.51	80.45	74.83	65.48	54.26	84.19	78.57	67.35	56.13	113.59	106.20	91.37	79.02
55		74.83	65.48	48.64	44.90	99.16	89.81	74.83	65.48	112.25	104.76	89.81	72.97	121.61	112.25	93.54	78.57	123.47	115.99	97.28	80.45	167.93	155.59	130.89	111.13
56		74.83	65.48	48.64	44.90	99.16	89.81	74.83	65.48	112.25	104.76	89.81	72.97	121.61	112.25	93.54	78.57	123.47	115.99	97.28	80.45	167.93	155.59	130.89	111.13
57		74.83	65.48	48.64	44.90	99.16	89.81	74.83	65.48	112.25	104.76	89.81	72.97	121.61	112.25	93.54	78.57	123.47	115.99	97.28	80.45	167.93	155.59	130.89	111.13
58		74.83	65.48	48.64	44.90	99.16	89.81	74.83	65.48	112.25	104.76	89.81	72.97	121.61	112.25	93.54	78.57	123.47	115.99	97.28	80.45	167.93	155.59	130.89	111.13
59																									

Ability Insurance Company (formerly Medico Life Ins. Co.)
ML-LT694 and MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per \$10 Units Purchased
Rate Schedule for the State of PA
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
19		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
20		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
21		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
22		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
23		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
24		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
25		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
26		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
27		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
28		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
29		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
30		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
31		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
32		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
33		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
34		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
35		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
36		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
37		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
38		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
39		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
40		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
41		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
42		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
43		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
44		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
45		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
46		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
47		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
48		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
49		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
50		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
51		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
52		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
53		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
54		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
55		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
56		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
57		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
58		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
59		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
60		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
61		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
62		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
63		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
64		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
65		137.78	117.32	170.52	147.33	192.34	167.80	210.08	184.16	329.53	289.91
66		152.78	130.96	189.62	163.70	214.17	186.89	234.63	204.62	363.73	318.72
67		170.52	145.96	212.81	182.80	240.09	208.72	261.91	229.18	401.56	351.13
68		189.62	160.97	236.00	203.26	267.37	231.91	291.93	255.09	446.58	390.74
69		210.08	178.70	263.29	225.09	297.39	257.83	324.67	283.75	496.99	433.96
70		233.27	199.17	293.29	251.01	331.49	287.84	362.86	315.12	552.81	480.78
71		259.19	220.99	326.04	278.29	369.69	319.22	403.79	350.59	614.03	533.00
72		289.20	244.19	362.86	309.66	411.97	354.68	450.17	390.15	682.46	592.43
73		320.58	271.47	403.79	343.76	458.36	395.61	502.01	433.81	759.89	657.25
74		356.04	301.48	450.17	381.96	511.56	439.26	559.31	482.91	846.32	729.28
75		395.61	334.22	500.64	425.61	570.22	489.74	623.42	536.12	941.77	810.31
76		439.26	371.05	557.94	473.36	634.33	544.30	694.36	597.51	1,048.00	900.35
77		488.37	411.97	620.69	525.20	708.00	605.69	774.85	664.34	1,165.04	999.38
78		533.38	448.81	679.36	574.31	774.85	661.62	848.50	725.73	1,271.29	1,085.82
79		581.13	488.37	742.11	626.15	847.14	723.00	928.99	793.94	1,384.73	1,181.25
80		632.97	532.02	811.68	683.44	927.63	789.85	1,017.66	867.60	1,510.78	1,283.90
81		690.26	579.77	886.70	746.19	1,014.94	862.15	1,113.15	948.09	1,645.83	1,397.33
82		753.01	630.24	968.55	813.04	1,110.43	941.27	1,219.56	1,035.40	1,795.28	1,519.79
83		819.86	686.18	1,058.59	886.70	1,214.10	1,027.22	1,336.88	1,132.25	1,962.75	1,654.84
84		892.16	746.19	1,155.44	965.83	1,327.33	1,121.34	1,465.11	1,237.29	2,144.62	1,804.29
85		971.28	810.31	1,261.85	1,051.77	1,451.47	1,223.65	1,605.61	1,353.24	2,344.49	1,966.35
86		1,058.59	881.25	1,377.80	1,145.89	1,587.88	1,335.51	1,759.77	1,478.75	2,564.19	2,142.82
87		1,151.35	957.64	1,503.30	1,249.57	1,735.21	1,458.29	1,928.92	1,616.53	2,801.87	2,335.49
88		1,253.67	1,042.22	1,641.09	1,361.44	1,898.91	1,590.61	2,114.45	1,767.95	3,062.97	2,546.18
89		1,365.52	1,132.25	1,792.51	1,482.84	2,076.25	1,736.58	2,317.71	1,931.65	3,349.29	2,774.86

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.)

ML-LT694 and MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

Area 2 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
19		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
20		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
21		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
22		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
23		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
24		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
25		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
26		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
27		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
28		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
29		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
30		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
31		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
32		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
33		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
34		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
35		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
36		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
37		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
38		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
39		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
40		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
41		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
42		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
43		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
44		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
45		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
46		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
47		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
48		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
49		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
50		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
51		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
52		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
53		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
54		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
55		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
56		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
57		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
58		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
59		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
60		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
61		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
62		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
63		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
64		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
65		144.60	124.14	178.70	154.15	201.90	175.98	219.63	193.71	345.73	304.32
66		160.97	137.78	199.17	171.88	225.09	196.44	245.55	215.54	381.74	334.93
67		178.70	152.78	222.36	190.98	252.37	219.63	275.56	240.09	421.36	369.14
68		199.17	169.16	248.27	212.81	281.02	244.19	306.94	267.37	469.98	410.56
69		220.99	188.26	275.56	236.00	312.39	271.47	341.04	297.39	522.20	453.77
70		245.55	208.72	306.94	263.29	347.86	301.48	380.60	330.12	579.82	504.19
71		272.83	231.91	342.40	291.93	387.42	335.58	424.25	366.96	644.65	560.01
72		302.84	256.47	380.60	324.67	432.43	372.42	472.00	409.25	716.68	621.24
73		336.94	285.11	424.25	361.50	481.55	414.71	526.56	454.27	797.71	689.67
74		373.78	316.48	472.00	401.07	536.12	461.09	586.59	506.10	887.75	765.29
75		414.71	350.59	525.20	446.08	597.51	512.92	653.43	563.40	988.58	849.92
76		461.09	388.79	585.23	496.56	665.71	571.59	728.46	626.15	1,100.22	943.56
77		512.92	432.43	652.07	551.12	742.11	635.70	813.04	697.08	1,222.67	1,048.00
78		559.31	470.64	712.09	601.59	813.04	694.36	889.43	762.57	1,334.31	1,139.84
79		609.78	512.92	778.93	657.52	889.43	758.47	975.37	832.14	1,453.15	1,238.88
80		664.34	557.94	851.24	717.55	972.65	828.04	1,066.77	909.89	1,584.61	1,348.72
81		724.37	608.41	930.35	783.03	1,064.04	904.44	1,169.08	994.47	1,726.87	1,465.77
82		789.85	661.62	1,016.30	853.96	1,164.99	989.02	1,279.59	1,087.23	1,883.52	1,593.61
83		860.78	720.28	1,110.43	930.35	1,274.13	1,079.05	1,402.36	1,188.18	2,058.20	1,737.67
84		937.17	783.03	1,212.74	1,013.57	1,392.81	1,177.27	1,537.40	1,298.68	2,250.86	1,892.52
85		1,020.40	851.24	1,323.24	1,103.61	1,523.76	1,285.03	1,684.74	1,420.09	2,459.74	2,063.59
86		1,110.43	924.90	1,444.65	1,203.19	1,665.64	1,402.36	1,847.07	1,552.42	2,690.24	2,249.07
87		1,208.64	1,005.38	1,578.33	1,310.96	1,821.15	1,530.58	2,024.42	1,697.02	2,940.53	2,450.74
88		1,316.41	1,092.69	1,722.94	1,428.27	1,991.67	1,669.73	2,218.12	1,855.26	3,214.23	2,670.43
89		1,432.37	1,188.18	1,881.18	1,556.50	2,178.56	1,822.52	2,432.30	2,027.14	3,514.94	2,911.71

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85

If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR268

INFLATION SHIELD RIDER

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

Area 2 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
19		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
20		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
21		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
22		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
23		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
24		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
25		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
26		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
27		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
28		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
29		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
30		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
31		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
32		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
33		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
34		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
35		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
36		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
37		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
38		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
39		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
40		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
41		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
42		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
43		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
44		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
45		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
46		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
47		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
48		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
49		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
50		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
51		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
52		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
53		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
54		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
55		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
56		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
57		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
58		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
59		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
60		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
61		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
62		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
63		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
64		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
65		271.98	233.60	335.98	291.18	377.59	329.59	412.78	361.59	650.46	570.21
66		292.10	249.90	363.50	314.81	412.18	357.02	447.90	392.71	698.34	612.65
67		316.31	270.18	395.40	339.39	444.82	388.82	487.67	425.06	748.08	652.40
68		339.41	289.00	423.42	362.94	477.18	413.35	520.88	453.67	798.46	696.42
69		360.42	308.93	453.09	387.89	511.46	442.80	559.52	487.41	856.36	747.61
70		381.39	322.99	474.18	405.46	539.45	467.29	587.55	511.97	898.05	780.10
71		398.77	336.90	498.46	426.28	567.22	488.14	618.78	536.27	943.86	816.79
72		416.60	354.64	526.79	447.60	595.66	513.02	650.74	564.66	990.78	854.44
73		437.61	368.70	551.33	468.63	627.13	537.55	682.29	592.68	1,037.07	896.04
74		458.70	386.26	579.41	493.19	658.72	565.61	717.37	620.79	1,088.04	937.80
75		479.82	403.86	607.53	514.34	690.38	593.72	755.97	648.97	1,139.13	979.65
76		499.86	424.03	634.31	537.77	723.93	620.51	792.88	679.11	1,192.20	1,023.85
77		523.54	440.89	664.78	564.89	757.77	647.56	830.10	712.98	1,250.32	1,068.46
78		538.95	453.13	686.58	580.16	779.26	665.99	854.80	731.22	1,282.40	1,096.59
79		550.57	461.67	704.46	595.04	803.64	683.95	882.30	752.34	1,313.59	1,119.50
80		226.45	189.62	289.20	244.19	331.49	282.38	362.86	309.66	540.21	459.18
81		233.27	195.08	298.75	251.01	342.40	290.57	375.14	319.22	554.62	471.78
82		240.09	200.53	308.30	259.19	353.32	300.12	388.79	330.12	572.62	484.39
83		245.55	204.62	316.48	264.65	362.86	306.94	399.70	338.32	585.22	495.19
84		249.65	208.72	323.30	270.11	371.05	313.76	410.61	346.50	601.43	505.99
85		255.09	212.81	331.49	276.93	380.60	321.94	421.53	354.68	615.83	516.79
86		260.55	216.90	338.32	282.38	390.15	328.76	433.81	364.23	630.24	527.61
87		266.01	220.99	346.50	287.84	401.07	336.94	444.71	372.42	646.45	538.41
88		271.47	225.09	354.68	294.66	410.61	343.76	456.99	381.96	662.66	551.01
89		276.93	229.18	364.23	301.48	421.53	351.96	470.64	391.51	678.86	563.62

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85

If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52

Quarterly = 0.27

Monthly (Direct-Billed) = 1/11th

Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00

Standard = 1.4286

RETURN OF PREMIUM RIDER

Base Policy Form 694

Rider Rates per \$1 of Annual Premiums

Rate Schedule for the State of PA

Issue Age	Factor
18 - 29	1.495
30 - 39	1.495
40 - 49	1.495
50 - 59	1.495
60 - 64	1.495
65	1.242
66	1.242
67	1.242
68	1.242
69	1.242
70	1.242
71	1.242
72	1.242
73	1.242
74	1.242
75	0.805
76	0.805
77	0.805
78	0.805
79	0.805
80	0.805
81	0.805
82	0.805
83	0.805
84	0.805
85	0.805
86	0.805
87	0.805
88	0.805
89	0.805

RATE DESCRIPTION

Annual Premium Rates Per Individual

As a factor of policy and other rider premium

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)

ML-LT695 and MP-LT695

LONG TERM CARE POLICY

Base Policy Form 695

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
19		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
20		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
21		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
22		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
23		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
24		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
25		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
26		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
27		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
28		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
29		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
30		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
31		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
32		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
33		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
34		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
35		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
36		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
37		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
38		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
39		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
40		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
41		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
42		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
43		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
44		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
45		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
46		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
47		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
48		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
49		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
50		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
51		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
52		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
53		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
54		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
55		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
56		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
57		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
58		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
59		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
60		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
61		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
62		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
63		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
64		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
65		180.85	163.70	138.76	230.74	212.03	182.40	288.42	269.72	235.41	333.64	311.81	274.39	448.64	419.82	368.37
66		202.68	183.97	157.46	258.80	238.54	205.79	324.28	302.46	265.04	374.17	350.78	307.13	500.08	471.27	411.59
67		227.62	205.79	176.18	291.54	268.15	232.30	364.82	341.43	297.77	419.38	392.87	344.55	561.82	526.83	463.03
68		254.13	230.74	197.99	325.84	300.90	260.36	408.46	381.96	335.19	469.27	441.21	386.65	627.67	590.62	516.54
69		283.74	258.80	222.95	366.37	336.75	293.10	458.36	428.74	375.73	525.39	494.21	433.42	701.75	660.59	578.28
70		318.05	289.98	249.45	410.03	377.28	328.96	514.48	481.75	420.94	587.75	553.46	484.86	786.12	740.86	648.25
71		355.47	324.28	279.07	458.36	424.05	367.93	575.29	540.98	472.39	657.91	620.50	544.11	878.73	829.35	726.46
72		397.56	363.26	313.36	514.48	475.51	413.15	645.44	606.47	530.07	737.43	695.33	609.58	983.70	928.12	812.88
73		439.64	402.24	346.10	569.05	526.96	458.36	715.60	673.50	589.32	816.94	771.72	675.07	1,090.70	1,028.97	899.31
74		484.86	444.33	383.52	629.85	584.64	508.24	793.55	746.78	653.24	905.80	855.92	746.78	1,208.00	1,140.10	996.04
75		536.31	492.65	424.05	696.89	647.00	562.81	880.86	827.85	724.95	1,004.02	947.90	827.85	1,337.66	1,263.57	1,103.05
76		592.44	544.11	470.83	771.72	717.16	623.62	975.96	919.83	802.91	1,111.60	1,052.35	918.28	1,481.71	1,401.45	1,222.42
77		653.24	601.79	520.72	854.36	795.11	692.22	1,081.98	1,019.61	891.77	1,231.64	1,166.17	1,016.49	1,640.17	1,553.74	1,352.06
78		718.72	662.59	573.73	943.22	877.74	763.93	1,197.35	1,130.30	985.31	1,364.16	1,290.89	1,124.07	1,815.09	1,718.37	1,494.06
79		792.00	729.64	631.41	1,041.44	969.72	843.44	1,326.74	1,251.91	1,089.77	1,509.16	1,429.64	1,240.99	2,006.48	1,901.53	1,650.46
80		871.51	804.46	695.33	1,150.58	1,072.62	930.74	1,468.61	1,385.99	1,206.70	1,669.73	1,582.43	1,371.96	2,218.46	2,103.20	1,821.27
81		958.81	885.54	765.49	1,270.62	1,184.87	1,027.41	1,626.08	1,535.65	1,334.54	1,847.46	1,750.81	1,515.38	2,455.12	2,327.52	2,012.66
82		1,055.47	975.96	843.44	1,401.58	1,308.04	1,133.42	1,799.13	1,699.35	1,474.85	2,045.46	1,937.89	1,674.41	2,714.42	2,574.47	2,222.57
83		1,149.01	1,063.26	918.28	1,534.10	1,431.20	1,239.44	1,978.42	1,869.29	1,618.29	2,248.13	2,129.65	1,834.99	2,981.95	2,827.60	2,434.54
84		1,251.91	1,159.93	1,000.90	1,677.52	1,566.84	1,353.25	2,173.30	2,054.82	1,775.75	2,469.52	2,341.67	2,011.16	3,276.22	3,105.42	2,665.02

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR274

COMPOUND INFLATION RIDER

Base Policy Form 695

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
19		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
20		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
21		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
22		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
23		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
24		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
25		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
26		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
27		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
28		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
29		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
30		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
31		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
32		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
33		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
34		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
35		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
36		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
37		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
38		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
39		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
40		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
41		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
42		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
43		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
44		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
45		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
46		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
47		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
48		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
49		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
50		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
51		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
52		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
53		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
54		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
55		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
56		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
57		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
58		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
59		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
60		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
61		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
62		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
63		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
64		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
65		322.17	292.22	247.25	412.08	378.36	325.91	516.99	483.27	419.57	595.66	558.19	490.75	801.08	751.63	657.70
66		350.20	315.97	270.27	449.20	411.13	357.83	563.40	525.33	456.80	647.14	605.27	532.94	869.31	814.01	713.51
67		379.60	344.73	298.24	488.04	449.30	391.20	612.00	573.27	499.67	701.07	658.47	577.13	940.77	884.53	777.13
68		411.93	372.32	320.82	526.80	487.19	419.84	661.44	617.88	542.62	756.51	712.95	625.82	1,014.29	951.53	836.52
69		441.46	400.96	344.25	567.00	522.46	453.59	712.80	668.25	583.21	818.09	769.50	672.30	1,090.60	1,026.42	903.49
70		466.91	426.31	365.41	600.91	556.22	483.16	755.17	706.46	617.12	864.81	812.02	710.52	1,152.26	1,087.96	953.98
71		492.66	451.94	386.80	635.16	586.32	508.95	798.03	749.18	655.52	912.04	859.10	753.24	1,220.00	1,150.15	1,005.02
72		521.83	476.96	407.67	672.65	623.74	542.21	843.86	790.88	693.03	962.09	909.11	794.95	1,286.11	1,216.14	1,060.08
73		542.23	497.36	428.07	705.31	652.30	566.69	888.77	831.68	729.76	1,011.07	953.99	835.76	1,350.74	1,275.39	1,113.94
74		569.28	520.50	451.35	735.99	683.15	593.67	931.19	874.25	764.48	1,061.30	1,000.30	874.25	1,411.67	1,336.52	1,164.74
75		592.89	544.17	471.06	771.57	718.77	625.38	974.62	917.76	804.07	1,112.69	1,051.78	917.76	1,479.46	1,399.05	1,222.18
76		619.56	570.95	494.01	809.87	753.17	651.94	1,020.42	963.75	842.27	1,166.22	1,101.41	959.68	1,550.08	1,469.91	1,277.49
77		645.63	597.22	516.51	847.39	786.86	685.98	1,069.32	1,008.79	879.68	1,218.61	1,154.06	1,004.77	1,624.56	1,534.03	1,336.93
78		670.58	618.40	534.08	883.42	819.18	714.78	1,120.34	1,056.10	919.57	1,272.92	1,204.66	1,048.05	1,696.17	1,606.07	1,394.05
79		698.37	642.50	554.71	917.86	854.02	742.27	1,169.29	1,101.43	961.76	1,328.92	1,261.06	1,093.46	1,769.95	1,675.16	1,453.89
80		285.31	263.48	227.62	375.73	350.78	304.01	480.19	453.68	394.44	545.66	517.60	449.01	724.39	687.35	594.75
81		297.77	274.39	236.97	394.44	367.93	318.05	503.57	475.51	413.15	573.73	542.55	470.83	761.44	722.33	623.56
82		310.25	286.87	247.89	413.15	385.08	333.64	530.07	500.45	434.97	601.79	570.61	492.65	800.54	757.33	654.43
83		338.31	313.36	271.28	452.12	420.94	364.82	583.08	550.35	477.06	662.59	626.73	540.98	878.73	833.46	716.17
84		367.93	341.43	294.66	494.21	461.47	399.11	640.76	604.91	522.28	728.07	689.09	592.44	965.17	913.73	784.07

Multiply by 0.85 if both spouses are issued coverage simultaneously.

Ability Insurance Company (formerly Medico Life Ins. Co.)

ML-LT201 and MP-LT201

LONG TERM CARE POLICY

Base Policy Form 201

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Tax Qualified - Lifetime Pay Option

Issue Age	BP EP	2 Years 0 Days	2 Years 30 Days	2 Years 90 Days	3 Years 0 Days	3 Years 30 Days	3 Years 90 Days	4 Years 0 Days	4 Years 30 Days	4 Years 90 Days	5 Years 0 Days	5 Years 30 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 30 Days	Lifetime 90 Days
18		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
19		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
20		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
21		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
22		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
23		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
24		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
25		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
26		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
27		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
28		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
29		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
30		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
31		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
32		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
33		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
34		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
35		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
36		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
37		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
38		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
39		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
40		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
41		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
42		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
43		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
44		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
45		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
46		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
47		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
48		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
49		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
50		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
51		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
52		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
53		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
54		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
55		58.28	53.79	47.07	73.96	67.24	58.28	82.92	76.20	67.24	89.64	80.68	71.72	136.09	124.26	109.46
56		60.51	56.03	49.31	78.44	71.72	62.75	87.40	80.68	69.47	94.13	87.40	76.20	144.96	133.13	115.37
57		65.00	60.51	53.79	82.92	76.20	67.24	94.13	87.40	76.20	100.85	91.89	80.68	156.79	142.00	124.26
58		71.72	65.00	56.03	89.64	82.92	71.72	103.10	94.13	80.68	109.82	100.85	87.40	168.63	156.79	136.09
59		76.20	71.72	60.51	98.61	89.64	78.44	109.82	100.85	89.64	118.78	109.82	96.36	186.37	171.59	147.92
60		81.54	74.93	66.12	105.78	96.97	83.75	119.01	110.20	94.76	127.83	119.01	103.57	200.72	183.26	159.99
61		88.83	80.16	71.49	112.65	103.99	91.00	127.82	116.99	101.82	138.65	127.82	110.48	217.33	200.19	174.44
62		93.68	87.29	76.65	121.36	110.71	97.94	138.39	127.74	110.71	149.04	138.39	119.23	236.07	216.40	188.29
63		102.50	94.13	81.57	129.69	119.23	104.59	148.51	138.06	119.23	161.06	148.51	129.69	254.02	231.93	201.56
64		108.88	100.67	88.33	139.70	129.42	112.99	160.25	147.91	127.38	172.57	160.25	139.70	273.89	252.20	219.66
65		116.99	108.92	94.80	151.27	139.18	121.02	173.47	159.34	137.16	187.58	171.45	149.26	295.53	271.58	236.96
66		126.70	116.80	100.96	162.34	148.47	130.66	186.09	172.23	148.47	201.93	186.09	162.34	318.81	292.67	256.10
67		137.90	126.25	110.71	176.75	163.15	141.79	202.00	186.46	161.21	219.48	202.00	174.81	346.11	317.92	276.89
68		148.59	137.16	120.01	192.40	177.16	154.30	219.07	201.93	175.26	238.12	219.07	190.50	374.67	344.50	299.23
69		162.48	149.41	128.87	207.30	190.50	166.22	237.18	218.51	190.50	257.73	237.18	205.44	404.30	372.25	325.41
70		179.29	164.35	143.81	229.71	211.04	183.03	263.33	240.92	209.17	283.88	261.46	227.85	446.21	411.69	357.46
71		197.97	183.03	158.75	253.99	233.45	203.57	291.35	267.06	233.45	313.76	289.48	252.12	495.52	456.07	396.91
72		222.24	203.57	177.42	283.88	261.46	227.85	324.97	298.82	259.59	351.11	323.10	280.15	549.74	505.38	438.82
73		250.26	229.71	199.83	317.50	293.22	253.99	362.32	334.30	289.48	392.20	360.45	313.76	613.85	564.54	490.58
74		280.15	257.73	224.11	356.71	328.70	285.75	405.27	373.52	324.97	437.02	403.40	349.24	682.87	628.63	547.29
75		313.76	289.48	250.26	399.67	367.92	319.36	453.82	416.47	362.32	487.45	448.22	390.33	759.29	700.13	608.91
76		349.24	321.23	280.15	444.49	409.00	354.85	504.26	463.16	403.40	541.61	496.79	433.28	840.65	774.09	673.01
77		386.59	356.71	310.03	491.18	451.96	392.20	556.55	511.73	444.49	597.63	549.08	478.11	926.93	852.98	742.04
78		425.81	392.20	339.91	539.74	496.79	431.41	610.70	560.28	487.45	655.52	603.23	524.80	1,018.14	936.79	813.53
79		465.04	427.68	371.65	590.16	541.61	472.51	666.74	612.57	534.14	715.29	657.40	573.35	1,109.36	1,020.61	887.48
80																

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR650

HOME AND COMMUNITY CARE RIDER

Base Policy Form 201

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Tax Qualified - Lifetime Pay Option

Issue Age	BP EP	2 Years 0 Days	2 Years 30 Days	2 Years 90 Days	3 Years 0 Days	3 Years 30 Days	3 Years 90 Days	4 Years 0 Days	4 Years 30 Days	4 Years 90 Days	5 Years 0 Days	5 Years 30 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 30 Days	Lifetime 90 Days
18		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
19		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
20		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
21		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
22		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
23		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
24		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
25		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
26		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
27		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
28		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
29		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
30		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
31		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
32		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
33		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
34		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
35		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
36		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
37		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
38		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
39		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
40		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
41		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
42		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
43		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
44		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
45		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
46		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
47		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
48		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
49		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
50		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
51		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
52		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
53		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
54		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
55		26.60	24.55	22.51	36.84	32.74	28.65	42.97	40.92	34.78	49.11	45.02	38.88	81.04	75.63	64.82
56		28.65	26.60	22.51	36.84	34.78	30.70	45.02	40.92	36.84	51.15	47.07	40.92	83.74	78.33	67.52
57		28.65	26.60	24.55	38.88	36.84	30.70	47.07	45.02	38.88	53.21	49.11	42.97	89.13	81.04	70.24
58		32.74	28.65	24.55	40.92	38.88	32.74	51.15	47.07	40.92	57.29	53.21	45.02	94.54	86.43	75.63
59		34.78	30.70	26.60	45.02	40.92	36.84	55.25	51.15	42.97	61.39	55.25	49.11	102.65	94.54	81.04
60		36.23	34.20	28.18	48.29	44.27	38.23	58.35	52.32	46.28	64.39	60.37	52.32	106.24	98.27	84.99
61		39.56	35.61	31.65	51.44	47.47	41.54	61.32	57.36	49.45	69.23	63.30	55.38	112.28	104.44	91.39
62		42.77	38.88	33.04	54.43	50.55	44.71	66.10	60.26	52.49	71.92	66.10	58.32	120.61	110.34	94.94
63		45.84	42.02	36.29	59.21	55.38	47.74	70.66	64.94	57.30	78.30	70.66	63.02	126.06	115.97	100.84
64		50.65	46.89	41.27	63.78	58.15	50.65	75.03	69.40	60.02	82.53	76.90	65.65	133.71	123.81	106.47
65		55.25	49.73	44.20	69.99	64.46	55.25	81.03	73.66	64.46	88.40	81.03	71.83	143.43	131.28	114.26
66		59.64	56.04	48.81	74.11	68.69	59.64	86.76	79.53	68.69	93.99	86.76	75.92	150.32	138.39	121.69
67		65.61	60.30	53.21	81.58	74.49	63.84	92.22	85.12	74.49	101.08	92.22	81.58	161.52	147.48	128.75
68		71.31	66.10	57.39	86.97	80.01	69.57	99.14	92.18	80.01	107.84	99.14	86.97	169.90	156.12	135.46
69		76.73	69.91	61.39	92.09	85.27	73.33	105.73	97.19	85.27	114.25	105.73	92.09	180.07	164.31	144.06
70		83.55	76.73	66.51	100.61	92.09	80.15	114.25	105.73	92.09	124.48	114.25	98.91	193.58	177.82	155.31
71		92.09	85.27	73.33	110.84	102.31	88.67	126.19	115.95	100.61	134.71	124.48	109.13	211.59	193.58	168.82
72		104.01	95.49	83.55	122.77	112.55	97.19	138.12	126.19	110.84	148.36	136.42	117.66	229.60	211.59	184.58
73		117.66	109.13	93.79	136.42	124.48	109.13	151.76	139.83	121.07	162.00	150.06	129.60	249.85	229.60	200.32
74		134.71	122.77	107.43	151.76	139.83	121.07	167.12	153.47	133.01	177.34	163.70	141.53	274.61	252.10	218.33
75		151.76	139.83	122.77	168.82	155.18	134.71	184.16	168.82	146.65	194.40	179.04	155.18	299.36	274.61	238.60
76		172.22	158.58	138.12	187.58	172.22	150.06	202.92	185.86	162.00	213.15	196.10	170.52	326.37	301.62	261.10
77		194.40	177.34	155.18	208.04	190.98	165.40	223.38	204.62	179.04	233.61	214.86	187.58	355.64	328.63	285.86
78		216.56	199.51	173.94	230.20	211.44	184.16	245.55	225.09	196.10	255.79	235.32	204.62	389.40	357.89	310.63
79		240.43	221.68	192.68	254.07	233.61	202.92	269.43	248.96	216.56	281.36	257.49	225.09	423.16	389.40	337.64
80		267.71	245.55	213.15	279.65	257.49	223.38	296.71	272.83	237.03	306.94	283.07	245.55	459.18		

Ability Insurance Company (formerly Medico Life Ins. Co.)
UR651
COUPLES BENEFIT RIDER
Base Policy Form 201
Rider Rates per \$1 of Annual Premium
Rate Schedule for the State of PA
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.300
40 - 49	0.300
50 - 54	0.290
55	0.275
56	0.270
57	0.265
58	0.260
59	0.255
60	0.250
61	0.245
62	0.240
63	0.235
64	0.230
65	0.225
66	0.220
67	0.215
68	0.210
69	0.205
70	0.200
71	0.195
72	0.190
73	0.185
74	0.180
75	0.175
76	0.170
77	0.165
78	0.160
79	0.155
80	0.150
81	0.145
82	0.140
83	0.135
84	0.130
85	0.125
86	0.120
87	0.115
88	0.110
89	0.100

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)
 UR652
 INFLATION SHIELD RIDER
 Base Policy Form 201
 Rider Rates per \$1 of Annual Premium
 Rate Schedule for the State of PA
 All Issues
 For Tax Qualified and Non-Tax Qualified - Lifetime Pay Option

Issue Age	Factor
18 - 39	2.393
40 - 49	2.268
50 - 54	2.019
55	2.032
56	1.947
57	1.862
58	1.805
59	1.748
60	1.576
61	1.566
62	1.582
63	1.600
64	1.618
65	1.637
66	1.657
67	1.677
68	1.698
69	1.720
70	1.654
71	1.590
72	1.526
73	1.462
74	1.400
75	1.338
76	1.278
77	1.218
78	1.158
79	1.100
80	0.480
81	0.460
82	0.440
83	0.420
84	0.400
85	0.380
86	0.360
87	0.340
88	0.320
89	0.300

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)
UR652
INFLATION SHIELD RIDER
Base Policy Form 201
Rider Rates per \$1 of Annual Premium
Rate Schedule for the State of PA
All Issues
For Tax Qualified and Non-Tax Qualified - Paid Up Pay Option

Issue Age	Factor
18 - 39	3.071
40 - 49	2.808
50 - 54	2.400
55	2.400
56	2.258
57	2.117
58	2.046
59	2.003
60	1.834
61	1.841
62	1.849
63	1.857
64	1.880
65	1.904
66	1.928
67	1.954
68	1.980
69	2.008
70	1.939
71	1.870
72	1.803
73	1.736
74	1.670
75	1.605
76	1.540
77	1.477
78	1.414
79	1.352
80	0.650
81	0.620
82	0.590
83	0.550
84	0.510
85	0.470
86	0.430
87	0.390
88	0.350
89	0.300

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)
UR653
SHORTENED BENEFIT RIDER
Base Policy Form 201
Rider Rates per \$1 of Annual Premium
Rate Schedule for the State of PA
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.225
40 - 49	0.225
50 - 54	0.225
55	0.225
56	0.225
57	0.225
58	0.225
59	0.225
60	0.225
61	0.225
62	0.225
63	0.225
64	0.225
65	0.225
66	0.225
67	0.225
68	0.225
69	0.225
70	0.225
71	0.225
72	0.225
73	0.225
74	0.225
75	0.225
76	0.225
77	0.225
78	0.225
79	0.225
80	0.225
81	0.225
82	0.225
83	0.225
84	0.225
85	0.225
86	0.225
87	0.225
88	0.225
89	0.225

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)
UR654
RETURN OF PREMIUM RIDER
Base Policy Form 201
Rider Rates per \$1 of Annual Premium
Rate Schedule for the State of PA
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.300
40 - 49	0.350
50 - 54	0.400
55	0.410
56	0.420
57	0.430
58	0.440
59	0.450
60	0.460
61	0.470
62	0.480
63	0.490
64	0.500
65	0.520
66	0.540
67	0.560
68	0.580
69	0.600
70	0.620
71	0.640
72	0.660
73	0.680
74	0.700
75	0.720
76	0.740
77	0.760
78	0.780
79	0.800
80	0.820
81	0.840
82	0.860
83	0.880
84	0.900
85	0.920
86	0.940
87	0.960
88	0.980
89	1.000

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

SERFF Tracking #:	TRIP-131530670	State Tracking #:	TRIP-131530670	Company Tracking #:	2018 LTC RATE INCREASE
<hr/>					
State:	Pennsylvania	Filing Company:	Ability Insurance Company		
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified				
Product Name:	3358 et al				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Transmittal Form - 2018.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Not Applicable, this is not a new form. Please see the Actuarial Certification in the Rate Increase 2018 memo - Pennsylvania for the rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Rate Increase 2018 memo - Pennsylvania.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2018 Ability Authorization.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	

State:	Pennsylvania	Filing Company:	Ability Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	3358 et al		
Project Name/Number:	/		

Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	PA Letter to Accompany Refiling.pdf Recouping Past LTC Losses.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Nationwide Exhibits 2018
Comments:	
Attachment(s):	Nationwide Exhibits 2018.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Ability Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	3358 et al		
Project Name/Number:	/		

Satisfied - Item:	Milliman Assumption Involvement Letter
Comments:	
Attachment(s):	Milliman_Assumption_Involvement_Ability_20170406.pdf
Item Status:	
Status Date:	

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania					
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Ability Insurance Company 222 S. 15 th St., Ste 1202S Omaha, Nebraska 68102	NE	Health	0000	71471	47-0520541	NE

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Todd Moltumyr 2800 South River Rd., Suite 440 Des Plaines, IL 60018	224-217-9037		tmoltumyr@triplusservices.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____		
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6.	Company Tracking Number	2018 LTC Rate Increase		
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise	<input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	LTC05I Individual Long Term Care-Nursing Home & Home Care		
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10.	Sub-Type of Insurance (Sub-TOI)	LTC05L001 Qualified		
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11.	Submitted Documents	<div style="display: flex; flex-wrap: wrap;"> <div style="width: 33%;"> <input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Schedule of Benefits </div> <div style="width: 33%;"> <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Other </div> <div style="width: 33%;"> <input type="checkbox"/> Certificate <input type="checkbox"/> Advertising </div> </div> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate		
		<input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____		
		<u>SUPPORTING DOCUMENTATION</u> <div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;"> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____ </div> <div style="width: 50%;"> <input checked="" type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input checked="" type="checkbox"/> Certifications </div> </div>		

12.	Filing Submission Date	06/06/2018	
13.	Filing Fee (If required)	Amount _____ Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Date _____ Check Number _____
14.	Date of Domiciliary Approval	06/06/2017	
15.	Filing Description:		
<p>RE: Long Term Care Insurance Individual Policy Form Series: 3358, LT201, LT691, LT692, LT694, LT695</p> <p>We are filing revised premium rates for your consideration and approval on the above captioned policy forms on file with your department. This request is being filed nationwide. We had previously filed revised rates on this group of forms in 2013. Actual (2013-2016) and projected (2017+) experience is worse than what was projected in that filing. We are not attempting to recoup any past losses; this rate increase is solely intended to get experience back in line with what was projected in our 2013 rate increase filing for years 2017 and forward.</p> <p>Based on the experience development since 2013, we have made several updates to the assumptions used in projecting future experience for this block. All assumptions are outlined in section 7 of the Actuarial Memorandum. The Company engaged Milliman, Inc. to perform a review of these assumptions, the resulting projections and the proposed premium rate increase. A letter from Milliman attesting to their review and their opinion that the proposed increase is justified based on the underlying projection has been included in the filing materials.</p> <p>We are requesting an increase to the current premium rates that varies by issue age and inflation protection option, averaging 30.2% nationwide based on the current inforce. The increase will be larger for policies at younger issue ages and for policies with an inflation protection benefit. Non-inflation policies on form LT201 issued at ages 69 and older, and non-inflation policies on all other forms issued at ages 65 and older will not receive an increase. An exhibit detailing the increase by issue age, inflation option and policy form is included at the end of the memo as Appendix A.</p> <p>The larger requested increase on policies with younger issue ages and inflation protection is due to the greater impact of the assumption changes on these rates. In addition, current premium rates for inflation policies and younger issue age plans are significantly lower than rates for policies available in the marketplace today. The proposed increase will bring the rates on policies issued at younger issue ages, and the differential between inflation and non-inflation inforce policies, closer to the levels and relationships of currently sold policies.</p> <p>Policyholders will be provided opportunities to mitigate the effects of the increase, including options to reduce benefits and lower premium. We will also provide a contingent non-forfeiture benefit to all policyholders regardless of whether or not their policy covers this benefit upon lapse.</p> <p>We respectfully request your approval of this filing. If you have any questions or would like to discuss this filing, please feel free to contact us via SERFF, email TMoltumyr@triplusservices.com or phone (224) 217-9037.</p>			

16.	Certification (If required)		
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p>			
Print Name	<u>Todd Moltumyr</u>	Title	<u>Vice President</u>
Signature		Date:	<u>06/06/2018</u>

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	None		<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			2018 LTC Rate Increase	
This filing corresponds to form filing company tracking number			3358, et al	
Overall percentage rate indication (when applicable)			36.600%	
Overall percentage rate impact for this filing			36.600%	
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Individual Long Term Care Policy	LT691	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-89.2%</u> - ____% <input type="checkbox"/> Other _____	
02	Individual Long Term Care Policy	LT692	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-89.2%</u> - ____% <input type="checkbox"/> Other _____	
03	Individual Long Term Care Policy	LT694	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-89.2%</u> - ____% <input type="checkbox"/> Other _____	
04	Individual Long Term Care Policy	LT695	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-89.2%</u> - ____% <input type="checkbox"/> Other _____	
05	Individual Long Term Care Policy	LT201	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+ 0%-89.2%</u> - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ - ____% <input type="checkbox"/> Other _____	

LH RFA-1

Ability Insurance Company (formerly Medico™ Life Insurance Company)
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Pennsylvania Long Term Care Policy Forms and Riders
Pennsylvania

1. Purpose of Filing

The purpose of this filing is to demonstrate that the anticipated lifetime loss ratio of these forms meets the minimum state requirements in light of the included rate increase request. It is not intended for any other purpose.

2. Scope of Filing

This filing applies to the Pennsylvania Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents but are not available for sale anymore. This rate revision applies only to inforce business. We are requesting an increase to the current premium rates that varies by issue age and inflation protection option. The increase will be larger for policies at younger issue ages and for policies with an inflation protection benefit. This is a refiling of the original request that was disapproved in your state; we began requesting this increase, averaging 30.2% nationwide, in all states starting in early 2017. Based on the distribution of inforce policies as of 12/31/2017, the proposed increase averages 36.6% in your state.

An exhibit detailing the increase by issue age, inflation option and policy form is included at the end of this memo as Appendix A. The increase will vary by policy form where necessary based on the differing banded age rating in the original pricing structures. While form 3358 has been included in the memo and experience projections within this filing and in previous filings on this block, we are not requesting an increase on this form at this time. Form 3358 is the oldest form in the block and has the most favorable remaining projection of the lifetime loss ratio in the block. A table showing the distribution of inforce business by form (excluding policies in paid up status) as of 12/31/2017 is included as Table I at the end of this memo.

3. Benefits

These policies and corresponding riders cover Long Term Care expenses and have been grouped for rating purposes.

Policy Form 3358 and Rider Forms UR2038, UR2048, UR275, and UR589R: Developed in the latter part of 1987, Form 3358 provides benefits for Nursing Home Care and Adult Day Care. The policy also has a provision for Waiver of Premium. The policy pays \$20 a day for maximum of 180 days of Adult Day Care. Three riders were optionally available. UR2048 provides inflation protection (Nursing Home Care Only). UR275 deletes the occurrence maximum and increases the lifetime maximum to 5, 10, or unlimited years. UR2038 and UR589R provide Home Health Care benefits.

Policy Form LT691 and Rider Forms UR284 and UR591: Developed in 1991, Form LT691 provides benefits for Nursing Home Care. The policy also has a provision for Waiver of Premium. The policy pays a daily benefit for Nursing Home Care. UR284 increases the Nursing Home daily benefit by 5% of the previous year's daily benefit. UR591 provides benefits for Home Health Care and Adult Day Care.

Policy Form LT692: Developed in 1992, Form LT692 provides benefits for Nursing Home Care and Adult Day Care. The policy also has provisions for Waiver of Premium and Survivorship (if both husband and wife have LT692 policies). Additional benefits include bed reservation, alternate plan of care, deferred purchase of inflation coverage, and extended period of reinstatement due to a lapse related to cognitive impairment suffered at time of lapse. The policy pays a daily benefit for Nursing Home Care and Adult Day Care up to 33% of the policy daily benefit.

Policy Form LT694 and Rider Forms UR268C, UR287: Developed in 1996, Form LT694 provides benefits for Nursing Home Care, Alternative Care, Assisted Living Care, and Adult Day Care. The policy also has provisions for Waiver of Premium. Additional benefits include care giver training, bed reservation, extended period of reinstatement due to a lapse related to cognitive impairment suffered at time of lapse, and restoration of benefits. The policy pays a daily benefit for Nursing Home Care, Alternative Care, Assisted Living up to 50% of the policy daily benefit (80% if care coordinator used), and Adult Day Care up to 50% of the policy daily benefit and lifetime maximum. UR268C increases the policy daily benefit by 5% of the previous year's daily benefit. UR287 removes the non-duplication of Medicare benefits.

Policy Form LT695 and Rider Forms UR274 and UR287: Developed in 1995, Form LT695 provides benefits for Nursing Home Care, Home Care (including caregiver training, equipment, and respite care), Community Care (including hospice and adult day care), and additional benefits for using a Care

Ability Insurance Company (formerly Medico™ Life Insurance Company)
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Pennsylvania Long Term Care Policy Forms and Riders
Pennsylvania

Coordinator (including elimination period waiver, weekly benefit, enhanced Home Care, and Assisted Living Care). The policy also has provisions for Waiver of Premium and Survivorship (if both husband and wife have LT695 policies). Additional benefits include bed reservation, deferred inflation protection, and restoration of benefits for policy lapse due to cognitive impairment or loss of functional capacity. The policy pays a daily benefit for Nursing Home Care, Home Care up to 80% of the policy daily benefit (100% if care coordinator used), and Community Care up to 50% of the policy daily benefit. UR274 increases the policy daily benefit by 5% of the previous year's daily benefit. UR287 removes the non-duplication of Medicare benefits.

Policy Form LT201 and Rider Forms UR650, UR651, UR652, UR653 and UR655: Developed in 2001, Form LT201 provides benefits for Nursing Facility Care, Assisted Living Facility Benefits and Alternative Care (including hospice care, home modifications and other related benefits). The policy also has provisions for Waiver of Premium and a Guaranteed Purchase Option. Additional benefits include bed reservation and restoration of benefits. The policy pays a daily benefit for Nursing Home Care and Assisted Living Facility Benefits. UR650 provides for home health care benefits. UR651 provides for a dual waiver of premium and a surviving spouse benefit. UR652 increases the policy daily benefit and lifetime dollar maximum by 5% of the previous year's daily benefit and lifetime dollar maximum. UR653 provides for a paid up shortened benefit period in lapse situations. UR655 increases the home health care rider daily benefit and lifetime dollar maximum by 5% of the previous year's daily benefit and lifetime dollar maximum.

4. Rate Increase Request, Reasons for and Expected Effect on Premiums

We are requesting an increase to the current premium rates that varies by issue age and inflation protection option. The increase will be larger for policies at younger issue ages and for policies with an inflation protection benefit. This is a refiling of the original request that was disapproved in your state; we began requesting this increase, averaging 30.2% nationwide, in all states starting in early 2017. Based on the distribution of inforce policies as of 12/31/2017, the proposed increase averages 36.6% in your state. An exhibit detailing the increase by issue age, inflation option and policy form is included at the end of this memo as Appendix A. The increase will only vary by policy form where necessary based on the differing banded age rating in the original pricing structure.

We notify policyholders 60 days in advance before implementing a rate increase so it is expected that this rate revision will be implemented approximately 70 days following the approval of this increase.

This rate increase is necessary because projected future morbidity and terminations have changed from what was anticipated when the most recent nationwide rate adjustment was requested in 2013. There are several reasons for this change in projected future experience:

- The actual 2013-2016 morbidity experience is considerably poorer than projected experience from the 2013 rate increase filing that was submitted in your state.
- Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Based on the experience over the past three years, an aggregate factor of approximately 1.31 is applied to the underlying claim cost assumptions for the first projected experience year. This factor is graded down 2% over the next 5 years and then remains level for the remainder of the projection.
- Separate morbidity improvement of 1.0% per year for 20 years starting in 2017 was also assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.
- The actual 2013-2016 termination experience shows a lower implied voluntary lapse rate than projected experience from the 2013 rate increase filing that was submitted in your state.
- Additionally, mortality improvement of 0.5% per year for 20 years starting in 2017 was also assumed in the projection, again to account for the expectation for advances in health care leading to a decline in the underlying mortality rate.

The larger requested increase on policies with younger issue ages and inflation protection is due to the greater impact of the assumption changes on these rates. Current rates for inflation policies and common comparable benefit periods on our most prevalent inforce forms, range from only 3% to 36% of average unisex-adjusted rates on currently sold forms in the industry at issue ages under 50, and from 42% to 87%

Ability Insurance Company (formerly Medico™ Life Insurance Company)
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Pennsylvania Long Term Care Policy Forms and Riders
Pennsylvania

for ages 50-70. The proposed increase will bring the rates on policies issued at younger issue ages and the differential between inflation and non-inflation inforce policies closer to the levels and relationships of currently sold policies.

Please note that we are not attempting to recoup past losses for the poor 2013-2016 experience. This rate increase is solely intended to get experience back in line with what was projected in our 2013 rate increase filing for years 2017 and forward. An exhibit comparing the projection from our 2013 filing with our current projection of future business is attached.

We intend to reduce the potential burden of this rate increase by offering policyholders the option to downgrade their coverage to keep the premium rate more affordable. Most policyholders will receive pre-programmed downgrade offers in the rate increase notification letter that would allow them to reduce their premium rate by choosing to increase their elimination period or decrease their benefit period. Policyholders will also be informed that they may call in to our customer service line to discuss other downgrade options as well if they would like to lower their premium rate.

We will again be providing a contingent non-forfeiture benefit to all policyholders regardless of whether or not their policy covers this benefit. This non-forfeiture benefit would be in the form of a shortened benefit maximum amount/period equal to the amount of premium the policyholder paid in over the lifetime of the policy should the policyholder lapse coverage within 120 days following the effective date of the rate increase. This benefit will not be reduced by prior claims, although the maximum non-forfeiture benefit will be limited to the remaining maximum benefit amount under the policy.

We recognize this is a large increase to request at one time. We believe it is in the policyholder's best interest to know up front how much of an increase is necessary as it allows them to make an informed decision regarding keeping their current level of coverage inforce, downgrading their policy to lower their premium or choosing the non-forfeiture option. Any delay in this filing via staged partial implementation schedules or because of reductions in the proposed rates, would likely magnify the cumulative total rate increase percentage needed over time for this group of policies.

5. Rate Justification Standard - Minimum Loss Ratio

This filing demonstrates that both the projected future loss ratio and the anticipated lifetime loss ratio are higher than the minimum loss ratio required for long term care policy forms.

6. Rate Increase History

Shown below are the approval dates and the percentage of past rate increases in your state:

Date	201*	3358	691	692	694	695
9/14/01		20%	20%	20%	20%	
5/19/03		20%	20%	20%	20%	20%
5/13/05	15%					
6/29/06		10%	20%	20%	20%	20%
12/30/10	16%	16%	16%	16%	16%	16%
1/9/14	40%	40%	40%	40%	40%	40%
1/21/15**	0-20%	0-20%	0-20%	0-20%	0-20%	0-20%
2/2/16***	0-10%	0-10%	0-10%	0-10%	0-10%	0-10%

* Note that we implemented a new higher premium rate schedule for form LT201 in many states in early 2003. This rate increase was only for policies that were issued under the lower original premium rate schedule.

** The 2015 increase was 20% for lifetime benefit period plans only. There was no increase for non-lifetime benefit period plans.

** The 2016 increase was 10% for lifetime benefit period plans only. There was no increase for non-lifetime benefit period plans.

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7. Projection Assumptions

The following assumptions were used in order to generate the present value of future premium and claims and their loss ratio.

a. Assumptions that are unchanged from the 2013 rate filing:

Interest - An effective annual rate of interest of 4.50% has been assumed for accumulating past experience and discounting projected future experience.

Claim Cost Guidelines – Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines. Adjustments for actual experience have been updated and are addressed below.

Experience Data Credibility - The requested rate revision is based on nationwide experience since that gives us the maximum credibility.

b. Assumptions that have been revised since the 2013 rate filing:

Terminations – The 1994 GAM mortality table along with an annual voluntary termination rate of 0.85% have been assumed for projecting the infirm into the future.

Mortality Improvement – Mortality improvement of 0.5% per year starting in 2017 for 20 years was assumed in the projection to account for the expectation that individuals will become healthier and mortality will improve due to advances in health care.

A/E Adjustments – Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Based on the experience over the past three years, an aggregate factor of approximately 1.31 is applied to the underlying claim cost assumptions for the first projected experience year. This factor is graded down 2% over the next 5 years and then remains level for the remainder of the projection.

Morbidity Improvement – Morbidity improvement of 1.0% per year starting in 2017 for 20 years was assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

Premium Rate Increase - The actual effective dates of the rate increase nationwide will vary depending on state approval dates. For projection purposes, the average nationwide requested premium rate revision of 30.2% has been assumed with a starting effective date of September 1, 2017 and phased in over the next 5 years. For all years thereafter, no annual rate increases have been assumed.

The Company engaged Milliman, Inc. to perform a review of these assumptions, the resulting projections and the proposed premium rate increase. A letter from Milliman attesting to their review and their opinion that the proposed increase is justified based on the underlying projection has been included in the filing materials.

8. Past Experience

The attached exhibit shows the past experience for the business. The experience is through December 31, 2017 and is based on nationwide experience. The return of premium riders were excluded from the experience. The accumulated value of past earned premium is \$3,612,548,422 and the accumulated value of past incurred claims is \$2,574,308,497. This results in a loss ratio of 71.3%.

9. Projected Future Experience

The future experience has been generated for 50 years using the business in force as of December 31, 2016. Adjustments have been made to the experience by applying the termination rates and rate increase assumptions as shown in the Projection Assumptions section. The present value of future earned premium is \$563,813,824 and the present value of future incurred claims is \$994,360,398. This results in a loss ratio of 176.4%.

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This filing is intended to return the future experience of this block to the level projected in 2013. As shown in the attached exhibit, this rate increase, if approved as assumed would result in the following as compared to the 2013 filing:

Projection Years 2017+	2013 Filing	Current Projection Without Increase	Current Projection With Increase
PV Future EP (in millions)	\$534.5	\$501.4	\$610.7
PV Future Claims (in millions)	\$963.2	\$1,039.1	\$1,039.1
PV Future (EP – Claims) (in millions)	-\$428.7	-\$537.7	-\$428.4

10. Anticipated Lifetime Loss Ratio

The anticipated lifetime loss ratio is defined as the sum of the present value of past and projected incurred claims divided by the sum the present value of past and future earned premium. These values are summarized below:

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Past Years	3,612,548,422	2,574,308,497	71.3%
Projected Future	563,813,824	994,360,398	176.4%
Anticipated Lifetime	4,176,362,246	3,568,668,896	85.4%

The projected future loss ratio and the anticipated lifetime loss ratio are both greater than the required minimum loss ratio of 60%. This demonstrates that the premium and claims experience meets the minimum loss ratio requirements.

11. Actuarial Certification

I am a consulting actuary with TriPlus Services, Inc. and retained by Ability Insurance Company to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance."

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of the department of insurance.

In my opinion, the rates have been calculated in a manner that complies with accepted actuarial practices, are uniformly applied to all policies within each issue age rate class, are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction.



Todd Moltumyr, ASA, MAAA
Vice President

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Table I
Inforce Policies and Annual Premium by Policy Form as of 12/31/2017
with Average Annual Premium for Current and Proposed Rates

		Non-Inflation				Inflation			
	<u>Form</u>	<u>Inforce Policies</u>	<u>Inforce Premium</u>	<u>Avg Prem Current</u>	<u>Avg Prem Proposed*</u>	<u>Inforce Policies</u>	<u>Inforce Premium</u>	<u>Avg Prem Current</u>	<u>Avg Prem Proposed*</u>
Pennsylvania	3358	6	\$13,875	\$2,313	\$2,313	0	\$0	\$0	\$0
	691	3	\$4,837	\$1,612	\$1,766	0	\$0	\$0	\$0
	692	1	\$1,976	\$1,976	\$2,371	3	\$4,272	\$1,424	\$2,369
	694	14	\$29,768	\$2,126	\$2,270	18	\$44,312	\$2,462	\$4,105
	695	2	\$8,990	\$4,495	\$4,495	1	\$2,300	\$2,300	\$3,897
	201	2	\$5,197	\$2,599	\$2,663	6	\$20,900	\$3,483	\$5,629
Nationwide	3358	566	\$1,209,820	\$2,137		0	\$0	\$0	
	582	2	\$2,706	\$1,353		0	\$0	\$0	
	585	47	\$64,707	\$1,377		3	\$6,471	\$2,157	
	690	0	\$0	\$0		11	\$23,109	\$2,101	
	691	209	\$497,331	\$2,380		127	\$451,018	\$3,551	
	692	498	\$1,007,262	\$2,023		288	\$718,748	\$2,496	
	693	1	\$6,009	\$6,009		4	\$18,315	\$4,579	
	694	6,524	\$17,446,896	\$2,674		3,962	\$13,323,495	\$3,363	
	695	1,091	\$2,281,596	\$2,091		1,310	\$2,874,047	\$2,194	
	696	78	\$247,079	\$3,168		126	\$397,259	\$3,153	
	697	6	\$13,419	\$2,236		0	\$0	\$0	
	698	2,821	\$9,811,646	\$3,478		2,591	\$11,407,149	\$4,403	
	597	43	\$99,986	\$2,325		6	\$26,178	\$4,363	
	201	1,981	\$5,132,429	\$2,591		855	\$2,793,709	\$3,267	

Please note that the variation in each state's average annual premium is impacted by many factors. Examples of such factors - both demographic and policy benefit choices - include average issue age, average daily benefit amount, prevalence of inflation protection, distribution of benefit periods and elimination periods, optional benefits chosen, percentage of policies with marital discounts and underwriting factors, etc.

The data shown in the above Table I also includes policies which were originally sold by Medico Insurance Company (formerly Mutual Protective Insurance Company). The policy forms in this Actuarial Memorandum were developed and marketed simultaneously by both Ability Insurance Company (formerly Medico Life Insurance Company) and Medico Insurance Company in most states. In 2009 we began the process of novating long term care policyholders from Medico Insurance Company to Ability Insurance Company. Please note that all long term care policyholders residing in Pennsylvania that were originally issued Medico Insurance Company policies have now novated to Ability Insurance Company. Currently, over 95% of long term care policies nationwide are now covered under Ability. All data and experience exhibits shown in this Actuarial Memorandum include experience from both Ability Insurance Company and Medico Insurance Company policies as we expect the vast majority of Medico issued policies will ultimately novate to Ability Insurance Company.

* The proposed increase has been implemented in many states and so only the current average annual premium is shown for the nationwide inforce policies.

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Appendix A

Proposed Increase Percentages
All Policy Forms**

Issue Age	Proposed Increase*	
	Non-inflation	Inflation
18-39	40%	90%
40-49	30%	80%
50-59	20%	70%
60-64	10%	60%
65-69	0%	60%
70	0%	58%
71	0%	56%
72	0%	54%
73	0%	52%
74	0%	50%
75	0%	48%
76	0%	46%
77	0%	44%
78	0%	42%
79	0%	40%
80+	0%	0%

* Due to the construct of the policy rates where inflation is added via a rider with a separate premium schedule from the base policy, each piece of the policy rate will be increased appropriately to result in an overall policy increase targeted for the increases in the table above. The exact increase amounts on inflation policies may be slightly below or above the stated amount on a small percentage of policies due to rounding in the implementation process, or where inflation was added post issue or in other select situations.

** The proposed increase is adjusted as follows on policy forms 3358, 201 and 691 to accommodate the issue age grouping from the original rate structure. The increase on all other affected policy forms is as detailed above.

Policy Form 3358 – No Increase

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Policy Form 201			Policy Form 691		
Issue Age	Non- Inflation	Inflation	Issue Age	Non- Inflation	Inflation
18-39	40%	90%	18-39	40%	90%
40-49	30%	80%	40-49	25%	80%
50-54	25%	70%	50	25%	70%
55-59	20%	70%	51	25%	70%
60	18%	60%	52	24%	70%
61	16%	60%	53	23%	70%
62	14%	60%	54	22%	70%
63	12%	60%	55	21%	70%
64	10%	60%	56	20%	70%
65	8%	60%	57	19%	70%
66	6%	60%	58	18%	70%
67	4%	60%	59	17%	70%
68	2%	60%	60	16%	60%
69	0%	60%	61	15%	60%
70	0%	58%	62	13%	60%
71	0%	56%	63	9%	60%
72	0%	54%	64	5%	60%
73	0%	52%	65-69	0%	60%
74	0%	50%	70	0%	58%
75	0%	48%	71	0%	56%
76	0%	46%	72	0%	54%
77	0%	44%	73	0%	52%
78	0%	42%	74	0%	50%
79	0%	40%	75	0%	48%
80+	0%	0%	76	0%	46%
			77	0%	44%
			78	0%	42%
			79	0%	40%
			80+	0%	0%

TO: State Insurance Department
RE: Representation Authorization

Name	Action authorized on behalf of the Company
Daniel F. Fallon, Manager, Regulatory Services, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
Noah Rice, AVP Compliance Officer, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
Linda Atwood, Accounting, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
Raymond Nelson, SVP Actuary, TriPlus Services, Inc.	Communications and Regulatory Filings and Certifications with Regulatory Agencies`
Todd Moltumyr, VP Actuary, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
Beverly Toomey, Analyst, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
David Krydynski, Director, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies

The above referenced individuals, employed by TriPlus Services, Inc., are hereby authorized to represent Ability Insurance Company (NAIC. No. 71471) and perform the above referenced actions as necessary pursuant to the Administrative Services Agreement between Ability Insurance Company and TriPlus Services, Inc. dated the 17th of December 2015.

Signed on Behalf of Ability Insurance Company by its officer:

January 9, 2018
Date



Signature
Annie Elliott
Annie Elliott, Corporate Secretary

Corporate Secretary
Title

To: Pennsylvania Department of Insurance

From: Todd Moltumyr ASA, MAAA

Date: June 4, 2018

CC: Beverly Toomey, Dave Krydynski

Subject: Long Term Care Insurance Rate Filing

This memo is intended to accompany the refiling of the 2017 rate increase that was disapproved by the Department on 10/26/2017, and will specifically respond to the item raised in the disapproval letter.

On 7/21/2017 we submitted long term care rate increase filing TRIP-131126865. This filing was disapproved on 10/26/2017. The reason given by the Department for the disapproval was as follows:

The projected lifetime loss ratio using the historical and projected nationwide earned premium restated at the current Pennsylvania rate level is too low to justify a rate increase at this time.

We strongly disagree with using a lifetime loss ratio calculation with premium restated to the current Pennsylvania rate level. We would greatly appreciate the opportunity to discuss this methodology with the state while this new filing is being reviewed. We are aware that some state insurance divisions use this type of analysis to determine if a company is recouping past losses. Following are several observations and comments that we think are relevant to this method as well as the company's filing in particular:

- The NAIC's Health Actuarial Task Force (HATF) specifically considered the issue of recouping past losses when creating the 2014 LTC Model Bulletin and changes to the NAIC Models. After lengthy discussion HATF ended up modifying language to prevent companies from recouping prior actual claims in excess of expected. Language was modified prospectively to require the use of the lesser of actual and expected past claims in demonstrating compliance with loss ratio requirements.
 - An article published in the April 2017 issue of the Society of Actuaries Long Term Care Insurance Section newsletter, Long-Term Care News, further addressed the issue of recouping past losses. (A copy of the article entitled "Recouping Past LTC Losses" is enclosed with this filing.)
 - The issue of recouping past losses has been more recently addressed by the NAIC's Long Term Care Pricing Subgroup. Although the Subgroup has not reached final conclusions, they are not considering methods that assume a rate increase premium was collected from day one. In discussions it was deemed that such a method inappropriately prevented companies from accounting for emerging assumption changes. New assumptions and projections show new future losses. It would not be possible to have collected the appropriate premium earlier because the actuary did not know those assumptions were going to change.
-

- We believe the method being used by the state is not appropriate because the company could not have possibly charged the current rates since inception. The pricing assumptions were different when the products were first issued, hence the current rates would have resulted in a lifetime loss ratio that was below the 60% minimum allowed. Thus, it does not seem appropriate to calculate a lifetime loss ratio based on a premium rate that would never have been allowed by a state insurance department when the products were first issued.
- This filing is only intended to get future experience in line with what we projected in our last nationwide filing back in 2013. We are copying in a portion of Section 9 of the Actuarial Memorandum below, which illustrates that we are not recouping past losses:

This filing is intended to return the future experience of this block to the level projected in 2013. As shown in the attached exhibit, this rate increase, if approved as assumed would result in the following as compared to the 2013 filing:

<i>Projection Years 2017+</i>	<i>2013 Filing</i>	<i>Current Projection Without Increase</i>	<i>Current Projection With Increase</i>
<i>PV Future EP (in millions)</i>	<i>\$534.5</i>	<i>\$501.4</i>	<i>\$610.7</i>
<i>PV Future Claims (in millions)</i>	<i>\$963.2</i>	<i>\$1,039.1</i>	<i>\$1,039.1</i>
<i>PV Future (EP – Claims) (in millions)</i>	<i>-\$428.7</i>	<i>-\$537.7</i>	<i>-\$428.4</i>

The referenced exhibit (attached again with this letter) also shows actual experience from years 2013-2016 and compares that to what had been projected in the 2013 filing. The projected earned premium minus incurred claims for those four years was -\$6.7 million. The actual earned premium minus incurred claims for those four years was -\$80.0 million. The company is not trying to recoup any of that \$73.3 million deficiency from years 2013-2016. The only goal with this filing is to get 2017+ experience in line with what was projected in the 2013 nationwide filing.

Please note that there are also solvency issues with this company. If this requested increase is not approved nationwide the company will not have sufficient resources to pay future claims. The ALR as of 12/31/2017 is \$503 million. The PV future claims minus PV future premium if no rate increase is approved is \$544 million. The company would clearly not be able to fund its future obligations without this rate increase.

The company respectfully requests that the state reconsider the filing in light of the information provided here. This current filing we are submitting includes one more year of past experience than the prior filing. The actual 2017 experience is coming in somewhat poorer than what was projected, thus further illustrating the need for this increase.

We appreciate your review of this filing. Please let us know if you have any questions or need additional information. In addition to the traditional objections and responses via SERFF, we would be happy to discuss any questions you might have via telephone calls as well.

Sincerely,

Todd Moltumyr ASA, MAAA
Vice President

Recouping Past LTC Losses

By David Plumb and Robert Eaton

There has been a fair amount of industry discussion over the years about recouping past losses on long-term care (LTC) policies. Both insurance carriers and regulators are generally in agreement that LTC insurers should not be able to recoup past losses through premium rate increases. Prior to the 2014 NAIC LTC Model Regulation (the Model Regulation), this prohibition had not been uniformly regulated, and in fact past losses on LTC had not even been defined.

During the latter part of 2013, an NAIC actuarial task force worked with the industry on revisions to the NAIC LTC Model Regulation regarding premium rate increases. One topic that the task force addressed was ensuring that past losses are not recouped through rate increases.

One idea that was floated in those discussions was that past losses should be defined as past premium inadequacies given current, updated information. That view says that companies should have charged higher premium rates from the beginning, as if they knew then what they know now. The company's failure to charge the higher premium rate from policy inception, in that view, is deemed to be a "past loss" that cannot be recouped. The way of determining a "past loss" is perhaps intended to reflect an opportunity cost of not charging higher past premiums. In reality, though, there is no opportunity for a company to have this perfect knowledge from policy inception.

Under this view, a company could show in a rate increase filing that past losses were not being recouped by assuming the proposed increased rates had been in effect from the policy's issuance. The company could then demonstrate compliance with the loss ratio test¹ under this alternate scenario.

After discussion, the NAIC task force agreed that it is not realistic to define past losses in this way. This line of reasoning greatly expands the risk in the product, injecting additional pricing risk by not allowing companies to seek the appropriate premium levels needed to maintain the future financial health of the policies. This risk is particularly germane as the bulk of LTC claims on today's inforce blocks will emerge in the coming decades.

The following examples illustrate this risk:

1. We assume that actual experience is exactly in-line with original pricing expectations for the first 20 policy years. After 20 years, a new type of care emerges which is more expensive and more desirable than the prior care options. LTC carriers now expect that future claims will be more than originally anticipated in pricing. Those higher future costs need to be funded by rate increases.

However, if the industry has to assume those higher rates had been charged in the first 20 years to satisfy the loss ratio test, the industry could suffer extreme losses.

Figure 1
Original Pricing Expectation

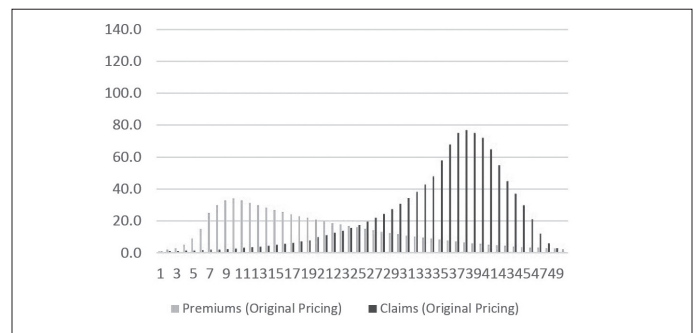


Figure 2
... with actual experience through duration 20

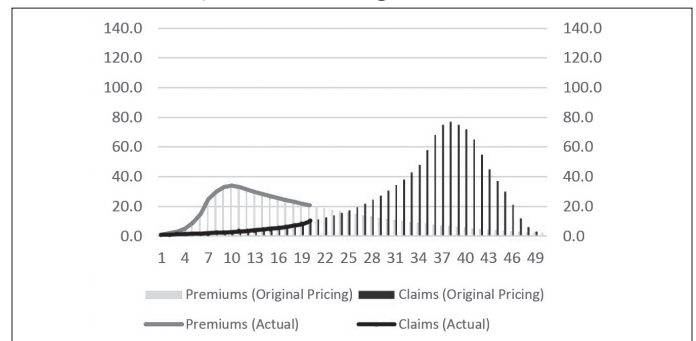


Figure 3
Original Pricing, Actual, and Projected Experience as of duration 20

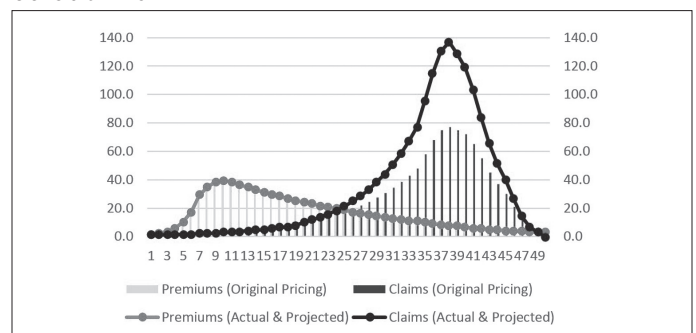


Figure 4

C. All premium rate schedule increases shall be determined in accordance with the following requirements:

(1) Exceptional increases shall provide that seventy percent (70%) of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;

(2) Premium rate schedule increases shall be calculated such that the sum of the *lesser of* (i) the accumulated value of *actual* incurred *claims*, without the inclusion of active life reserves, or (ii) the accumulated value of historic *expected claims*, without the inclusion of active life reserves, plus the present value of the future expected incurred claims, projected without the inclusion of active life reserves, will not be less than the sum of the following:

(a) The accumulated value of the initial earned premium times the greater of (i) fifty-eight percent (58%) and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience;

(b) Eighty-five percent (85%) of the accumulated value of prior premium rate schedule increases on an earned basis;

(c) The present value of future projected initial earned premiums times the greater of (i) fifty-eight percent (58%) and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience; and

(d) Eighty-five percent (85%) of the present value of future projected premiums not in Subparagraph (c) of this paragraph on an earned basis;

(3) *Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing;*

Figures 1, 2, and 3 reflect this block of policies initially filed with a 70 percent loss ratio calculated at the maximum statutory discount rate. Following the emergence of the new type of care, the actuary projects a lifetime loss ratio of 100 percent. The actuary determines the maximum allowable rate increase according to the “58/85” test found in the Model Regulation, and using the higher, originally filed 70 percent loss ratio as the basis.

Had the actuary been required to pass the test by applying a proposed rate increase to all historical periods as well, the loss ratio on the premium increase would be 365 percent. While the present value of claims would increase by 113, the present value of premiums would only increase by 31, meaning the company could only fund about 25 percent of the increased claims through premium increases.

2. A young block of business with lower issue ages has experienced modestly favorable claims for 10 years compared with the actuary’s original pricing. The original pricing assumptions were based on industry data at the time the policy was first issued. Since that time, industry data have shown that ultimate voluntary lapse rates are likely to emerge much lower than originally anticipated. As a result, the actuary recommends an increase to premium rates for this young block of business.

The block of business has been closed for three years, and roughly half of the expected lifetime premium is in the past. If the actuary is required to pass the loss ratio test by re-stating all past premiums up to the proposed rate level, the allowable increase will be far lower and the company will suffer substantial future losses. This is true, in spite of the fact that there were no past claim losses on this block (in fact there were modest past gains).

Following much discussion, the NAIC task force decided that past losses should be defined as any excess of actual past claims over expected past claims. If a company has had years of claims losses and hasn’t done anything about it, then those losses cannot be recouped. But if their losses are projected to be in the future as in the examples above, then there are no past losses. The portions (in bold italics) from Section 20.1 of the Model Regulation in Figure 4 illustrate how this concept ensures that past losses are not recouped through premium rate increases.

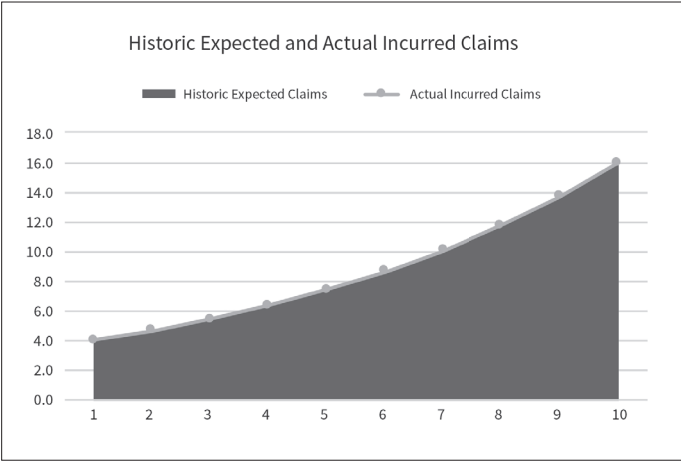
A numerical example, illustrated in Case 1, Case 2, and Case 3 demonstrates the application of this latest update to the Model Regulation. In each case an LTC actuary is considering re-pricing a block of policies that has not been re-priced in the past. To calculate the allowable premium rate increase according to Section 20.1, she examines the actual incurred claims and the historic expected claims based on the definitions above.



In each case the actuary must accumulate actual incurred claims and historical expected claims. Historical expected claims for a given year are based on original filing assumptions* applied to the policies inforce at the beginning of that year, including an expected margin for moderately adverse experience. Because the original filing* morbidity assumptions are applied to actual inforce policies, the expected claim calculation automatically adjusts for the actual persistency vs. the original filing* persistency assumption. Table 1 summarizes the three cases, and the past claims which may be used to determine the maximum premium rate increase.

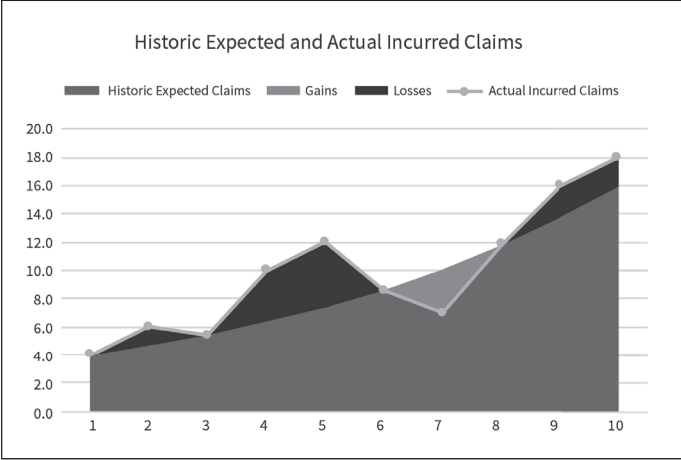
Case 1

Actual incurred claims are equal to historic expected claims.



Case 2

Actual incurred claims are greater than historic expected claims.



Case 3

Actual incurred claims are less than historic expected claims.

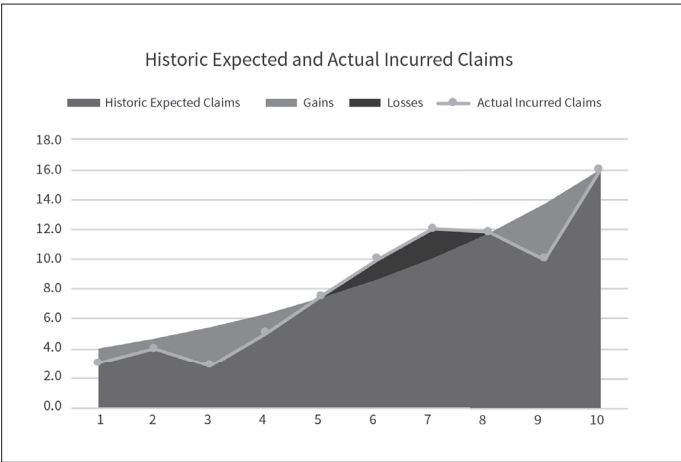


Table 1

Accumulated value at the end of year 10

Case	(a) Historic Expected Claims	(b) Actual Incurred Claims	Past losses	Lesser of (a) and (b)
1	100.7	100.7	0.0	100.7
2	100.7	113.5	12.8	100.7
3	100.7	93.3	0.0	93.3

In Case 2, there are past losses. The actuary is required to reflect the historic expected claims in determining the maximum allowable rate increase. This will produce a lower maximum rate increase than if actual incurred claims were used. In Case 3, where there are past claim gains, the actuary must reflect the favorable experience.

*In the calculation, the actuary must use prospective adjustments based on the assumptions established at the time of any prior rate filings.

POSSIBLE DRIVERS OF FUTURE LOSSES

Some companies today are finding themselves in the position that claims are higher than expected at the older attained ages and later policy durations. There are many reasons why this might be the case, including:

- The company's underwriting may have been better than originally expected. The company will not start to recognize its ultimate claim levels until this underwriting has worn off, and more policyholders reach the older attained ages. While a company may have years of favorable claims due to this good underwriting, they may be only starting to see what claims will be like at the older ages and later durations as the business matures.
- Companies may observe higher persistency, both in the form of lower mortality and lower voluntary lapse. This may result in more future claims and premiums. Since LTC claims are typically incurred in later durations while LTC premiums

are earned mostly in early durations, this could cause a future loss scenario.

- New technology and innovation will likely produce LTC methods, institutions, and devices which insurers could not have anticipated at the time of original pricing. If policyholders prefer these innovations, and they are more costly than traditional LTC care, then current premium rates may be inadequate to fund future claims.

Each of these scenarios indeed reflects future losses, not past losses, and the 2014 NAIC Model Regulation appropriately treats them as such. ■



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ENDNOTES

- 1 Long-Term Care Insurance Model Regulation, Section 20 C and Section 20.1 C, <http://www.naic.org/store/free/MDL-641.pdf>, accessed Jan. 18, 2017

Nationwide Experience

For Reporting Year: 2017
 As of Reporting Month: December
 Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in This Nationwide Filing
 ROP: Excluded
 Provisions: All Provisions
 Benefit Period: All years

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLrRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	Total	10,187,101	1,974,100	19.4%	2,721,735	26.7%	20,665,728	10,478,627	199,584	1,774,516	2,721,735	0	0	0	2,350,680	23.1%	84.0%	115.8%
1989	Total	33,660,750	8,661,605	25.7%	7,859,667	23.3%	40,696,455	7,035,705	1,894,078	6,767,527	7,859,667	0	0	14,322	8,494,236	25.2%	102.0%	92.5%
1990	Total	40,246,742	13,947,548	34.7%	14,304,837	35.5%	39,028,707	(1,218,035)	6,691,158	7,256,390	14,304,837	0	0	2,878,591	12,447,741	30.9%	112.0%	114.9%
1991	Total	39,096,660	15,020,663	38.4%	16,572,272	42.4%	38,558,558	(538,102)	11,096,570	3,924,093	16,572,272	0	0	7,448,119	14,842,028	38.0%	101.2%	111.7%
1992	Total	37,568,814	17,152,696	45.7%	16,494,051	43.9%	36,895,732	(673,082)	14,663,961	2,488,735	16,494,051	0	0	10,349,211	18,011,414	47.9%	95.2%	91.6%
1993	Total	34,843,262	20,146,762	57.8%	21,659,836	62.2%	33,631,363	(1,211,899)	17,178,357	2,968,405	21,659,836	0	0	10,088,726	19,336,917	55.5%	104.2%	112.0%
1994	Total	32,387,424	20,737,792	64.0%	21,375,050	66.0%	31,307,272	(1,080,152)	18,046,636	2,691,156	21,375,050	0	0	9,525,270	20,248,949	62.5%	102.4%	105.6%
1995	Total	31,500,141	21,966,357	69.7%	22,076,822	70.1%	31,512,803	12,662	19,362,251	2,604,106	22,076,822	0	0	6,741,918	22,103,392	70.2%	99.4%	99.9%
1996	Total	31,666,995	24,195,183	76.4%	24,789,081	78.3%	31,788,685	121,690	21,087,171	3,108,012	24,789,081	0	0	7,158,841	23,204,717	73.3%	104.3%	106.8%
1997	Total	35,873,730	26,033,742	72.6%	25,988,771	72.4%	37,529,205	1,655,475	22,200,048	3,833,694	25,988,771	0	0	7,985,366	25,182,019	70.2%	103.4%	103.2%
1998	Total	44,372,716	24,743,621	55.8%	28,684,736	64.6%	46,669,110	2,296,394	22,337,894	2,405,727	28,684,736	0	0	11,558,223	23,473,733	52.9%	105.4%	122.2%
1999	Total	53,196,592	23,064,989	43.4%	28,720,563	54.0%	54,491,751	1,295,159	23,811,949	(746,960)	28,720,563	0	0	19,725,089	29,895,773	56.2%	77.2%	96.1%
2000	Total	63,774,884	36,306,926	56.9%	37,877,975	59.4%	66,133,509	2,358,625	26,561,591	9,745,335	37,877,975	0	0	22,025,784	34,455,186	54.0%	105.4%	109.9%
2001	Total	80,618,591	40,601,297	50.4%	48,965,612	60.7%	85,601,173	4,982,582	32,004,328	8,596,969	48,916,860	48,752	0	29,499,559	37,108,932	46.0%	109.4%	132.0%
2002	Total	102,778,450	48,495,901	47.2%	56,057,520	54.5%	104,232,165	1,453,715	37,785,890	10,710,011	56,057,520	0	0	39,108,467	44,310,979	43.1%	109.4%	126.5%
2003	Total	107,014,148	79,226,250	74.0%	64,477,038	60.3%	107,213,429	199,281	44,000,651	35,225,599	64,131,698	345,340	0	18,834,182	46,554,680	43.5%	170.2%	138.5%
2004	Total	107,600,867	60,064,565	55.8%	67,347,451	62.6%	106,146,779	(1,454,088)	49,642,670	10,421,895	66,156,754	1,190,697	0	41,145,507	45,974,022	42.7%	130.6%	146.5%
2005	Total	101,463,703	61,698,683	60.8%	75,822,440	74.7%	99,510,519	(1,953,184)	53,443,794	8,254,889	75,131,872	690,568	0	37,766,837	43,482,744	42.9%	141.9%	174.4%
2006	Total	97,582,643	75,447,444	77.3%	74,501,135	76.3%	96,967,320	(615,323)	56,493,456	18,953,988	73,995,364	505,771	0	35,285,748	47,533,383	48.7%	158.7%	156.7%
2007	Total	99,050,846	79,340,487	80.1%	76,931,171	77.7%	98,753,429	(297,417)	64,193,984	15,146,503	75,194,089	1,737,082	0	33,580,080	48,453,839	48.9%	163.7%	158.8%
2008	Total	94,902,170	80,225,749	84.5%	88,870,403	93.6%	92,628,174	(2,273,996)	69,988,652	10,237,097	85,970,706	2,899,697	0	33,169,851	50,707,746	53.4%	158.2%	175.3%
2009	Total	91,776,092	86,591,583	94.4%	94,839,765	103.3%	90,308,793	(1,467,299)	69,511,125	17,080,458	91,066,846	3,772,919	0	29,693,582	50,294,716	54.8%	172.2%	188.6%
2010	Total	82,645,374	102,190,973	123.6%	115,935,434	140.3%	81,838,948	(806,426)	80,429,223	21,761,751	108,166,550	7,768,884	0	24,784,655	54,371,303	65.8%	188.0%	213.2%
2011	Total	82,222,704	108,564,030	132.0%	113,699,682	138.3%	82,191,236	(31,468)	87,515,181	21,048,848	102,269,683	11,429,999	0	21,537,922	55,088,270	67.0%	197.1%	206.4%
2012	Total	78,818,482	116,004,201	147.2%	112,500,959	142.7%	77,595,025	(1,223,457)	96,842,478	19,161,723	96,897,500	15,603,459	0	21,051,854	56,275,858	71.4%	206.1%	199.9%
2013	Total	74,519,157	112,152,753	150.5%	113,072,968	151.7%	73,757,857	(761,300)	102,504,550	9,648,204	89,738,718	23,334,250	0	12,867,964	57,119,413	76.7%	196.3%	198.0%
2014	Total	74,942,415	114,948,898	153.4%	111,618,418	148.9%	75,333,077	390,662	105,967,330	8,981,568	77,679,264	33,939,154	0	2,846,842	57,236,789	76.4%	200.8%	195.0%
2015	Total	74,084,629	116,175,259	156.8%	97,645,227	131.8%	73,661,497	(423,131)	110,277,333	5,897,926	58,251,693	39,393,534	0	3,524,260	56,987,937	76.9%	203.9%	171.3%
2016	Total	71,114,054	114,508,604	161.0%	88,511,202	124.5%	69,900,142	(1,213,911)	109,680,743	4,827,860	34,659,465	52,493,109	1,358,628	4,758,952	57,210,739	80.4%	200.2%	154.7%
2017	Total	66,866,675	111,111,428	166.2%	90,184,359	134.9%	65,807,669	(1,059,006)	108,299,347	2,812,081	10,322,168	57,756,023	22,106,168	(2,272,350)	57,555,583	86.1%	193.1%	156.7%
Grand	Total	1,976,376,811	1,761,300,088	89.1%	1,760,106,180	89.1%	1,990,356,111	13,979,300	1,483,711,983	277,588,106	1,483,732,146	252,909,238	23,464,796	502,683,372	1,120,313,717	56.7%	157.2%	157.1%
PV Grand Total		3,612,548,422	2,574,308,497	71.3%	2,574,308,497	71.3%	3,673,396,231			2,297,934,463					1,933,396,311	53.5%	133.1%	133.1%



Nationwide Experience

For Reporting Year: 2017
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in This Nationwide Filing
ROP: Excluded
Provisions: All Provisions
Benefit Period: All years

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	1987	18,561	1,633	8.8%	0	0.0%	36,703	18,142	0	1,633	0	0	0	0	16,785	90.4%	9.7%	0.0%
	1988	10,168,540	1,972,467	19.4%	2,721,735	26.8%	20,629,025	10,460,485	199,584	1,772,883	2,721,735	0	0	0	2,333,895	23.0%	84.5%	116.6%
	Total	10,187,101	1,974,100	19.4%	2,721,735	26.7%	20,665,728	10,478,627	199,584	1,774,516	2,721,735	0	0	0	2,350,680	23.1%	84.0%	115.8%
1989	1987	25,325	36,051	142.4%	20,124	79.5%	23,781	(1,544)	8,598	27,453	20,124	0	0	7,754	16,513	65.2%	218.3%	121.9%
	1988	19,794,115	5,358,963	27.1%	5,266,202	26.6%	16,991,033	(2,803,082)	1,764,251	3,594,712	5,266,202	0	0	6,568	5,380,348	27.2%	99.6%	97.9%
	1989	13,841,310	3,266,591	23.6%	2,573,341	18.6%	23,681,641	9,840,331	121,229	3,145,362	2,573,341	0	0	0	3,097,375	22.4%	105.5%	83.1%
	Total	33,660,750	8,661,605	25.7%	7,859,667	23.3%	40,696,455	7,035,705	1,894,078	6,767,527	7,859,667	0	0	14,322	8,494,236	25.2%	102.0%	92.5%
1990	1987	22,691	(14,238)	-62.7%	2,904	12.8%	17,567	(5,124)	11,093	(25,331)	2,904	0	0	13,844	18,268	80.5%	-77.9%	15.9%
	1988	14,842,438	8,612,336	58.0%	8,384,986	56.5%	13,208,332	(1,634,106)	4,564,992	4,047,344	8,384,986	0	0	2,031,177	5,646,352	38.0%	152.5%	148.5%
	1989	20,383,494	4,459,454	21.9%	5,677,222	27.9%	17,394,986	(2,988,508)	2,099,827	2,359,627	5,677,222	0	0	662,238	5,675,332	27.8%	78.6%	100.0%
	1990	4,998,119	889,996	17.8%	239,724	4.8%	8,407,822	3,409,703	15,246	874,750	239,724	0	0	171,332	1,107,789	22.2%	80.3%	21.6%
	Total	40,246,742	13,947,548	34.7%	14,304,837	35.5%	39,028,707	(1,218,035)	6,691,158	7,256,390	14,304,837	0	0	2,878,591	12,447,741	30.9%	112.0%	114.9%
1991	1987	18,371	3,499	19.0%	2,300	12.5%	15,722	(2,649)	5,155	(1,656)	2,300	0	0	2,527	17,048	92.8%	20.5%	13.5%
	1988	12,287,424	6,829,169	55.6%	7,302,150	59.4%	11,477,446	(809,978)	6,762,953	66,216	7,302,150	0	0	5,161,991	5,884,277	47.9%	116.1%	124.1%
	1989	15,611,377	6,444,082	41.3%	6,643,029	42.6%	14,395,948	(1,215,429)	3,904,355	2,539,727	6,643,029	0	0	2,454,933	6,002,131	38.4%	107.4%	110.7%
	1990	7,676,877	1,324,080	17.2%	2,341,597	30.5%	6,973,940	(702,937)	403,686	920,394	2,341,597	0	0	(171,332)	2,172,463	28.3%	60.9%	107.8%
	1991	3,502,611	419,833	12.0%	283,195	8.1%	5,695,502	2,192,891	20,421	399,412	283,195	0	0	0	766,109	21.9%	54.8%	37.0%
	Total	39,096,660	15,020,663	38.4%	16,572,272	42.4%	38,558,558	(538,102)	11,096,570	3,924,093	16,572,272	0	0	7,448,119	14,842,028	38.0%	101.2%	111.7%
1992	1987	17,097	64,001	374.3%	5,220	30.5%	18,298	1,201	4,240	59,761	5,220	0	0	2,921	10,861	63.5%	589.3%	48.1%
	1988	10,770,012	7,067,139	65.6%	6,487,772	60.2%	10,219,144	(550,868)	7,357,797	(290,658)	6,487,772	0	0	3,725,136	6,342,797	58.9%	111.4%	102.3%
	1989	13,408,154	6,306,588	47.0%	6,888,245	51.4%	12,841,606	(566,548)	5,759,857	546,731	6,888,245	0	0	5,237,227	6,930,417	51.7%	91.0%	99.4%
	1990	6,311,699	2,515,439	39.9%	2,114,711	33.5%	5,920,650	(391,049)	1,273,803	1,241,636	2,114,711	0	0	1,348,430	2,677,598	42.4%	93.9%	79.0%
	1991	5,427,560	1,021,418	18.8%	974,675	18.0%	5,060,638	(366,922)	257,284	764,134	974,675	0	0	32,280	1,685,573	31.1%	60.6%	57.8%
	1992	1,634,292	178,111	10.9%	23,429	1.4%	2,835,396	1,201,104	10,980	167,131	23,429	0	0	3,217	364,168	22.3%	48.9%	6.4%
	Total	37,568,814	17,152,696	45.7%	16,494,051	43.9%	36,895,732	(673,082)	14,663,961	2,488,735	16,494,051	0	0	10,349,211	18,011,414	47.9%	95.2%	91.6%
1993	1987	12,942	(27,022)	-208.8%	28,551	220.6%	11,392	(1,550)	7,515	(34,537)	28,551	0	0	465	9,573	74.0%	-282.3%	298.2%
	1988	9,519,598	7,147,151	75.1%	8,088,970	85.0%	8,969,246	(550,352)	7,426,995	(279,844)	8,088,970	0	0	2,535,341	6,463,662	67.9%	110.6%	125.1%
	1989	11,792,143	8,142,752	69.1%	7,432,499	63.0%	11,187,204	(604,939)	6,992,383	1,150,369	7,432,499	0	0	3,785,646	7,204,095	61.1%	113.0%	103.2%



Nationwide Experience

For Reporting Year: 2017
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in This Nationwide Filing
ROP: Excluded
Provisions: All Provisions
Benefit Period: All years

1993	1990	5,420,421	3,114,825	57.5%	3,760,308	69.4%	5,133,225	(287,196)	2,107,720	1,007,105	3,760,308	0	0	2,120,580	2,903,036	53.6%	107.3%	129.5%
	1991	4,373,495	1,117,667	25.6%	1,147,955	26.2%	4,073,751	(299,744)	530,835	586,832	1,147,955	0	0	938,005	1,842,038	42.1%	60.7%	62.3%
	1992	2,806,384	605,607	21.6%	946,914	33.7%	2,602,635	(203,749)	111,709	493,898	946,914	0	0	701,387	733,225	26.1%	82.6%	129.1%
	1993	918,279	45,782	5.0%	254,640	27.7%	1,653,910	735,631	1,200	44,582	254,640	0	0	7,302	181,288	19.7%	25.3%	140.5%
	Total	34,843,262	20,146,762	57.8%	21,659,836	62.2%	33,631,363	(1,211,899)	17,178,357	2,968,405	21,659,836	0	0	10,088,726	19,336,917	55.5%	104.2%	112.0%
1994	1987	13,113	11,752	89.6%	1,580	12.0%	12,496	(617)	19,995	(8,243)	1,580	0	0	4,546	10,453	79.7%	112.4%	15.1%
	1988	8,397,986	7,341,562	87.4%	7,472,584	89.0%	7,855,111	(542,875)	6,823,935	517,627	7,472,584	0	0	1,832,188	6,519,527	77.6%	112.6%	114.6%
	1989	10,374,426	7,501,019	72.3%	7,186,900	69.3%	9,858,986	(515,440)	7,248,708	252,311	7,186,900	0	0	2,923,389	7,242,916	69.8%	103.6%	99.2%
	1990	4,808,582	2,923,039	60.8%	2,813,186	58.5%	4,588,581	(220,001)	2,646,285	276,754	2,813,186	0	0	1,651,511	3,027,048	63.0%	96.6%	92.9%
	1991	3,680,860	1,945,933	52.9%	2,737,046	74.4%	3,491,716	(189,144)	936,293	1,009,640	2,737,046	0	0	1,411,250	1,974,180	53.6%	98.6%	138.6%
	1992	2,315,242	650,676	28.1%	949,102	41.0%	2,155,322	(159,920)	341,894	308,782	949,102	0	0	1,119,428	829,322	35.8%	78.5%	114.4%
	1993	1,789,766	325,714	18.2%	214,652	12.0%	1,696,892	(92,874)	29,526	296,188	214,652	0	0	570,874	412,719	23.1%	78.9%	52.0%
	1994	1,007,449	38,097	3.8%	0	0.0%	1,648,168	640,719	0	38,097	0	0	0	12,084	232,784	23.1%	16.4%	0.0%
	Total	32,387,424	20,737,792	64.0%	21,375,050	66.0%	31,307,272	(1,080,152)	18,046,636	2,691,156	21,375,050	0	0	9,525,270	20,248,949	62.5%	102.4%	105.6%
1995	1987	11,312	(14,765)	-130.5%	(1,240)	-11.0%	11,849	537	2,360	(17,125)	(1,240)	0	0	(6,751)	10,950	96.8%	-134.8%	-11.3%
	1988	7,552,633	8,522,218	112.8%	7,849,407	103.9%	7,344,544	(208,089)	7,367,415	1,154,803	7,849,407	0	0	639,720	6,857,467	90.8%	124.3%	114.5%
	1989	9,304,315	6,397,059	68.8%	6,611,505	71.1%	9,045,805	(258,510)	6,952,974	(555,915)	6,611,505	0	0	1,481,784	7,603,481	81.7%	84.1%	87.0%
	1990	4,406,189	3,201,998	72.7%	3,415,586	77.5%	4,323,154	(83,035)	2,887,835	314,163	3,415,586	0	0	1,075,538	3,303,720	75.0%	96.9%	103.4%
	1991	3,274,569	1,911,794	58.4%	1,678,117	51.2%	3,179,243	(95,326)	1,402,721	509,073	1,678,117	0	0	970,010	2,120,268	64.7%	90.2%	79.1%
	1992	2,031,248	1,143,697	56.3%	1,206,237	59.4%	1,981,597	(49,651)	543,966	599,731	1,206,237	0	0	873,568	937,818	46.2%	122.0%	128.6%
	1993	1,592,358	485,543	30.5%	612,982	38.5%	1,530,003	(62,355)	167,453	318,090	612,982	0	0	1,006,360	472,745	29.7%	102.7%	129.7%
	1994	1,872,156	161,862	8.6%	436,811	23.3%	1,819,510	(52,646)	11,560	150,302	436,811	0	0	661,454	476,993	25.5%	33.9%	91.6%
	1995	1,455,361	156,951	10.8%	267,418	18.4%	2,277,098	821,737	25,967	130,984	267,418	0	0	40,235	319,950	22.0%	49.1%	83.6%
	Total	31,500,141	21,966,357	69.7%	22,076,822	70.1%	31,512,803	12,662	19,362,251	2,604,106	22,076,822	0	0	6,741,918	22,103,392	70.2%	99.4%	99.9%
	1987	10,400	(26)	-0.3%	240	2.3%	10,400	0	0	(26)	240	0	0	2,210	10,771	103.6%	-0.2%	2.2%
	1988	6,861,757	7,067,025	103.0%	7,355,255	107.2%	6,463,116	(398,641)	7,561,537	(494,512)	7,355,255	0	0	628,091	6,879,512	100.3%	102.7%	106.9%
	1989	8,387,128	7,069,626	84.3%	6,592,469	78.6%	7,915,193	(471,935)	6,872,934	196,692	6,592,469	0	0	1,114,874	7,610,229	90.7%	92.9%	86.6%
	1990	4,041,152	3,615,334	89.5%	3,734,277	92.4%	3,843,007	(198,145)	3,019,125	596,209	3,734,277	0	0	781,305	3,376,720	83.6%	107.1%	110.6%
	1991	2,979,604	3,046,219	102.2%	3,604,921	121.0%	2,843,820	(135,784)	2,014,735	1,031,484	3,604,921	0	0	805,536	2,170,524	72.8%	140.3%	166.1%
	1992	1,862,422	766,597	41.2%	1,086,298	58.3%	1,763,689	(98,733)	793,666	(27,069)	1,086,298	0	0	741,973	988,184	53.1%	77.6%	109.9%
	1993	1,458,533	913,853	62.7%	803,658	55.1%	1,402,982	(55,551)	531,378	382,475	803,658	0	0	899,621	532,268	36.5%	171.7%	151.0%



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1996	1994	1,681,392	561,666	33.4%	118,193	7.0%	1,634,678	(46,714)	133,452	428,214	118,193	0	0	1,170,762	530,489	31.6%	105.9%	22.3%
	1995	2,603,010	897,283	34.5%	1,182,687	45.4%	2,527,766	(75,244)	156,558	740,725	1,182,687	0	0	1,002,371	661,911	25.4%	135.6%	178.7%
	1996	1,781,597	257,606	14.5%	311,083	17.5%	3,384,034	1,602,437	3,786	253,820	311,083	0	0	12,098	444,109	24.9%	58.0%	70.0%
	Total	31,666,995	24,195,183	76.4%	24,789,081	78.3%	31,788,685	121,690	21,087,171	3,108,012	24,789,081	0	0	7,158,841	23,204,717	73.3%	104.3%	106.8%
1997	1987	10,432	47,359	454.0%	26,642	255.4%	9,308	(1,124)	13,280	34,079	26,642	0	0	1,099	11,799	113.1%	401.4%	225.8%
	1988	6,076,460	7,406,399	121.9%	6,655,958	109.5%	5,716,905	(359,555)	7,500,800	(94,401)	6,655,958	0	0	(308,858)	6,697,880	110.2%	110.6%	99.4%
	1989	7,442,262	7,231,555	97.2%	7,405,264	99.5%	7,101,767	(340,495)	6,952,096	279,459	7,405,264	0	0	216,922	7,467,398	100.3%	96.8%	99.2%
	1990	3,639,480	3,815,871	104.8%	3,907,124	107.4%	3,502,762	(136,718)	3,322,977	492,894	3,907,124	0	0	588,279	3,383,644	93.0%	112.8%	115.5%
	1991	2,700,156	1,999,059	74.0%	2,302,958	85.3%	2,587,224	(112,932)	2,129,299	(130,240)	2,302,958	0	0	1,037,380	2,185,488	80.9%	91.5%	105.4%
	1992	1,677,462	1,133,277	67.6%	598,714	35.7%	1,623,209	(54,253)	835,650	297,627	598,714	0	0	758,453	1,015,782	60.6%	111.6%	58.9%
	1993	1,325,949	890,299	67.1%	1,147,790	86.6%	1,273,866	(52,083)	503,644	386,655	1,147,790	0	0	733,947	573,591	43.3%	155.2%	200.1%
	1994	1,566,274	598,359	38.2%	774,061	49.4%	1,530,830	(35,444)	277,988	320,371	774,061	0	0	1,072,781	597,895	38.2%	100.1%	129.5%
	1995	2,392,023	1,202,691	50.3%	1,708,658	71.4%	2,348,071	(43,952)	460,650	742,041	1,708,658	0	0	1,809,275	752,791	31.5%	159.8%	227.0%
	1996	4,329,241	963,010	22.2%	1,171,924	27.1%	4,119,127	(210,114)	195,201	767,809	1,171,924	0	0	1,765,295	1,171,331	27.1%	82.2%	100.1%
	1997	4,713,991	745,863	15.8%	289,677	6.1%	7,716,136	3,002,145	8,463	737,400	289,677	0	0	310,793	1,324,420	28.1%	56.3%	21.9%
	Total	35,873,730	26,033,742	72.6%	25,988,771	72.4%	37,529,205	1,655,475	22,200,048	3,833,694	25,988,771	0	0	7,985,366	25,182,019	70.2%	103.4%	103.2%
1998	1987	9,243	(19,735)	-213.5%	720	7.8%	6,071	(3,172)	14,322	(34,057)	720	0	0	475	7,631	82.6%	-258.6%	9.4%
	1988	5,476,303	5,263,149	96.1%	6,648,380	121.4%	5,244,690	(231,613)	6,672,746	(1,409,597)	6,648,380	0	0	784,110	5,485,245	100.2%	96.0%	121.2%
	1989	6,749,672	6,884,107	102.0%	7,104,091	105.3%	6,504,777	(244,895)	6,660,423	223,684	7,104,091	0	0	1,514,907	6,351,469	94.1%	108.4%	111.8%
	1990	3,366,942	3,548,342	105.4%	4,040,427	120.0%	3,274,513	(92,429)	3,517,486	30,856	4,040,427	0	0	776,961	2,881,396	85.6%	123.1%	140.2%
	1991	2,512,904	2,079,031	82.7%	2,273,983	90.5%	2,478,879	(34,025)	2,117,488	(38,457)	2,273,983	0	0	623,809	1,941,623	77.3%	107.1%	117.1%
	1992	1,579,911	1,423,065	90.1%	1,690,527	107.0%	1,529,282	(50,629)	895,080	527,985	1,690,527	0	0	648,162	988,890	62.6%	143.9%	171.0%
	1993	1,238,766	1,002,389	80.9%	1,245,651	100.6%	1,200,683	(38,083)	681,765	320,624	1,245,651	0	0	667,241	580,283	46.8%	172.7%	214.7%
	1994	1,491,219	478,517	32.1%	473,478	31.8%	1,453,498	(37,721)	382,144	96,373	473,478	0	0	734,452	585,074	39.2%	81.8%	80.9%
	1995	2,250,103	1,036,725	46.1%	1,167,180	51.9%	2,184,347	(65,756)	681,498	355,227	1,167,180	0	0	1,117,876	699,241	31.1%	148.3%	166.9%
	1996	3,694,552	1,307,761	35.4%	1,002,515	27.1%	3,504,433	(190,119)	439,997	867,764	1,002,515	0	0	2,015,089	993,608	26.9%	131.6%	100.9%
	1997	9,474,415	1,116,930	11.8%	2,278,567	24.0%	9,168,660	(305,755)	248,570	868,360	2,278,567	0	0	2,632,391	1,897,471	20.0%	58.9%	120.1%
	1998	6,528,686	623,340	9.5%	759,215	11.6%	10,119,277	3,590,591	26,375	596,965	759,215	0	0	42,750	1,061,802	16.3%	58.7%	71.5%
	Total	44,372,716	24,743,621	55.8%	28,684,736	64.6%	46,669,110	2,296,394	22,337,894	2,405,727	28,684,736	0	0	11,558,223	23,473,733	52.9%	105.4%	122.2%
	1987	13,975	51,461	368.2%	600	4.3%	18,362	4,387	9,465	41,996	600	0	0	38,964	20,138	144.1%	255.5%	3.0%
	1988	5,300,734	6,488,140	122.4%	6,024,655	113.7%	5,113,762	(186,972)	6,563,051	(74,911)	6,024,655	0	0	1,727,735	6,575,977	124.1%	98.7%	91.6%



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1999	1989	6,483,823	5,556,969	85.7%	6,273,315	96.8%	6,333,252	(150,571)	6,881,637	(1,324,668)	6,273,315	0	0	1,808,630	7,629,449	117.7%	72.8%	82.2%
	1990	3,319,281	3,299,218	99.4%	3,955,702	119.2%	3,226,613	(92,668)	3,604,010	(304,792)	3,955,702	0	0	995,822	3,440,728	103.7%	95.9%	115.0%
	1991	2,538,384	2,562,984	101.0%	2,615,398	103.0%	2,453,693	(84,691)	2,328,896	234,088	2,615,398	0	0	612,059	2,316,500	91.3%	110.6%	112.9%
	1992	1,555,589	600,590	38.6%	1,397,686	89.8%	1,522,110	(33,479)	1,065,135	(464,545)	1,397,686	0	0	860,269	1,156,316	74.3%	51.9%	120.9%
	1993	1,192,333	742,755	62.3%	476,545	40.0%	1,182,410	(9,923)	862,269	(119,514)	476,545	0	0	709,501	658,172	55.2%	112.9%	72.4%
	1994	1,439,258	657,216	45.7%	985,850	68.5%	1,433,746	(5,512)	545,762	111,454	985,850	0	0	958,795	673,314	46.8%	97.6%	146.4%
	1995	1,690,524	(620,507)	-36.7%	1,290,126	76.3%	1,445,541	(244,983)	305,622	(926,129)	1,290,126	0	0	(121,220)	523,576	31.0%	-118.5%	246.4%
	1996	3,269,800	128,314	3.9%	1,139,637	34.9%	3,085,289	(184,511)	510,371	(382,057)	1,139,637	0	0	2,305,279	1,114,952	34.1%	11.5%	102.2%
	1997	8,431,922	2,087,635	24.8%	2,221,836	26.4%	8,250,087	(181,835)	729,531	1,358,104	2,221,836	0	0	5,786,120	2,406,213	28.5%	86.8%	92.3%
	1998	12,197,717	1,107,181	9.1%	1,713,378	14.0%	11,931,160	(266,557)	344,604	762,577	1,713,378	0	0	3,969,278	2,498,842	20.5%	44.3%	68.6%
	1999	5,763,252	403,033	7.0%	625,835	10.9%	8,495,726	2,732,474	61,596	341,437	625,835	0	0	73,857	881,596	15.3%	45.7%	71.0%
	Total	53,196,592	23,064,989	43.4%	28,720,563	54.0%	54,491,751	1,295,159	23,811,949	(746,960)	28,720,563	0	0	19,725,089	29,895,773	56.2%	77.2%	96.1%
2000	1987	13,718	(36,379)	-265.2%	0	0.0%	7,387	(6,331)	6,725	(43,104)	0	0	0	(41,678)	5,019	36.6%	-724.8%	0.0%
	1988	4,838,980	6,768,011	139.9%	7,587,632	156.8%	4,412,075	(426,905)	6,565,188	202,823	7,587,632	0	0	(2,947,118)	5,967,790	123.3%	113.4%	127.1%
	1989	5,956,705	7,019,776	117.8%	7,559,905	126.9%	5,539,242	(417,463)	6,760,285	259,491	7,559,905	0	0	(2,325,325)	7,217,969	121.2%	97.3%	104.7%
	1990	3,095,574	4,080,994	131.8%	2,779,835	89.8%	2,882,743	(212,831)	3,819,537	261,457	2,779,835	0	0	(882,077)	3,277,763	105.9%	124.5%	84.8%
	1991	2,344,536	1,907,931	81.4%	1,611,796	68.7%	2,207,656	(136,880)	2,329,595	(421,664)	1,611,796	0	0	(527,338)	2,191,920	93.5%	87.0%	73.5%
	1992	1,466,564	1,794,268	122.3%	1,789,701	122.0%	1,393,464	(73,100)	1,298,924	495,344	1,789,701	0	0	103,825	1,179,705	80.4%	152.1%	151.7%
	1993	1,141,031	1,166,472	102.2%	1,385,962	121.5%	1,094,569	(46,462)	858,903	307,569	1,385,962	0	0	572,124	723,082	63.4%	161.3%	191.7%
	1994	1,381,687	918,462	66.5%	803,044	58.1%	1,328,329	(53,358)	624,317	294,145	803,044	0	0	647,072	747,547	54.1%	122.9%	107.4%
	1995	1,492,511	2,522,838	169.0%	1,552,968	104.1%	1,658,863	166,352	815,009	1,707,829	1,552,968	0	0	4,662,607	1,279,979	85.8%	197.1%	121.3%
	1996	3,032,487	2,407,542	79.4%	2,747,956	90.6%	3,026,492	(5,995)	1,068,959	1,338,583	2,747,956	0	0	3,881,397	1,520,523	50.1%	158.3%	180.7%
	1997	8,002,443	1,650,074	20.6%	2,877,071	36.0%	7,647,354	(355,089)	1,213,626	436,448	2,877,071	0	0	5,807,901	2,965,504	37.1%	55.6%	97.0%
	1998	11,124,277	3,251,809	29.2%	2,684,452	24.1%	10,742,190	(382,087)	760,280	2,491,529	2,684,452	0	0	7,357,735	3,426,364	30.8%	94.9%	78.3%
	1999	11,473,293	2,060,978	18.0%	3,374,549	29.4%	11,618,712	145,419	402,590	1,658,388	3,374,549	0	0	4,706,625	2,564,719	22.4%	80.4%	131.6%
	2000	8,411,078	794,150	9.4%	1,123,104	13.4%	12,574,433	4,163,355	37,653	756,497	1,123,104	0	0	1,010,034	1,387,302	16.5%	57.2%	81.0%
	Total	63,774,884	36,306,926	56.9%	37,877,975	59.4%	66,133,509	2,358,625	26,561,591	9,745,335	37,877,975	0	0	22,025,784	34,455,186	54.0%	105.4%	109.9%
	1987	3,950	(23)	-0.6%	0	0.0%	3,534	(416)	0	(23)	0	0	0	(2,601)	4,873	123.4%	-0.5%	0.0%
	1988	3,957,236	5,798,078	146.5%	5,744,080	145.2%	3,843,426	(113,810)	6,520,252	(722,174)	5,744,080	0	0	(687,167)	5,984,509	151.2%	96.9%	96.0%
	1989	4,952,466	5,856,269	118.2%	6,015,022	121.5%	4,800,220	(152,246)	6,818,250	(961,981)	6,015,022	0	0	(800,647)	7,277,256	146.9%	80.5%	82.7%
	1990	2,579,696	3,662,449	142.0%	3,617,313	140.2%	2,542,605	(37,091)	3,912,467	(250,018)	3,617,313	0	0	(140,382)	3,362,259	130.3%	108.9%	107.6%



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2001	1991	2,030,189	2,443,500	120.4%	2,957,869	145.7%	2,004,681	(25,508)	2,383,908	59,592	2,957,869	0	0	197,235	2,353,990	115.9%	103.8%	125.7%
	1992	1,298,801	1,598,091	123.0%	1,522,836	117.2%	1,286,240	(12,561)	1,473,346	124,745	1,522,836	0	0	407,032	1,266,780	97.5%	126.2%	120.2%
	1993	1,068,113	1,274,854	119.4%	1,095,097	102.5%	1,088,287	20,174	990,788	284,066	1,095,097	0	0	576,583	825,722	77.3%	154.4%	132.6%
	1994	1,288,635	1,268,077	98.4%	1,923,831	149.3%	1,298,514	9,879	784,374	483,703	1,923,831	0	0	712,565	843,320	65.4%	150.4%	228.1%
	1995	1,924,050	1,577,871	82.0%	2,334,909	121.4%	1,931,346	7,296	1,287,183	290,688	2,334,909	0	0	792,124	648,033	33.7%	243.5%	360.3%
	1996	3,007,582	2,836,962	94.3%	2,755,468	91.6%	2,967,788	(39,794)	1,867,790	969,172	2,755,468	0	0	1,797,379	1,143,959	38.0%	248.0%	240.9%
	1997	7,185,103	3,066,221	42.7%	4,219,483	58.7%	7,115,484	(69,619)	2,099,387	966,834	4,219,483	0	0	4,775,098	2,925,921	40.7%	104.8%	144.2%
	1998	10,244,861	3,275,452	32.0%	5,469,883	53.4%	10,116,554	(128,307)	1,815,881	1,459,571	5,469,883	0	0	6,567,669	3,707,848	36.2%	88.3%	147.5%
	1999	11,116,976	4,113,655	37.0%	3,578,153	32.2%	11,018,526	(98,450)	1,358,029	2,755,626	3,529,401	48,752	0	7,236,126	2,818,204	25.4%	146.0%	127.0%
	2000	17,685,409	2,655,243	15.0%	4,819,223	27.2%	17,750,734	65,325	602,551	2,052,692	4,819,223	0	0	6,501,187	2,868,880	16.2%	92.6%	168.0%
	2001	12,275,524	1,174,598	9.6%	2,912,445	23.7%	17,833,234	5,557,710	90,122	1,084,476	2,912,445	0	0	1,567,358	1,077,378	8.8%	109.0%	270.3%
	Total	80,618,591	40,601,297	50.4%	48,965,612	60.7%	85,601,173	4,982,582	32,004,328	8,596,969	48,916,860	48,752	0	29,499,559	37,108,932	46.0%	109.4%	132.0%
2002	1987	4,620	119	2.6%	0	0.0%	5,034	414	0	119	0	0	0	906	5,533	119.8%	2.2%	0.0%
	1988	3,847,926	6,326,843	164.4%	6,917,550	179.8%	3,738,167	(109,759)	6,613,021	(286,178)	6,917,550	0	0	(1,138,676)	5,493,486	142.8%	115.2%	125.9%
	1989	4,814,890	6,026,476	125.2%	6,550,415	136.0%	4,715,729	(99,161)	6,457,994	(431,518)	6,550,415	0	0	(1,098,746)	6,669,809	138.5%	90.4%	98.2%
	1990	2,554,571	2,966,529	116.1%	4,008,653	156.9%	2,507,363	(47,208)	3,713,198	(746,669)	4,008,653	0	0	(383,574)	3,084,678	120.8%	96.2%	130.0%
	1991	2,044,824	2,814,522	137.6%	1,836,775	89.8%	2,003,209	(41,615)	2,666,999	147,523	1,836,775	0	0	(55,606)	2,244,159	109.7%	125.4%	81.8%
	1992	1,333,181	1,787,205	134.1%	1,711,170	128.4%	1,333,781	600	1,512,071	275,134	1,711,170	0	0	173,031	1,280,559	96.1%	139.6%	133.6%
	1993	1,125,351	1,268,353	112.7%	2,524,738	224.4%	1,114,937	(10,414)	1,110,818	157,535	2,524,738	0	0	524,917	908,193	80.7%	139.7%	278.0%
	1994	1,348,438	1,665,009	123.5%	1,639,515	121.6%	1,353,123	4,685	1,123,200	541,809	1,639,515	0	0	693,750	929,925	69.0%	179.0%	176.3%
	1995	2,051,210	1,549,776	75.6%	1,973,589	96.2%	2,066,686	15,476	1,501,059	48,717	1,973,589	0	0	1,145,786	1,484,372	72.4%	104.4%	133.0%
	1996	3,009,021	2,271,781	75.5%	2,615,890	86.9%	2,994,192	(14,829)	2,106,984	164,797	2,615,890	0	0	2,186,053	1,730,790	57.5%	131.3%	151.1%
	1997	7,287,793	3,572,680	49.0%	3,599,632	49.4%	7,272,985	(14,808)	2,812,450	760,230	3,599,632	0	0	4,528,769	3,385,921	46.5%	105.5%	106.3%
	1998	10,504,105	4,747,198	45.2%	5,728,719	54.5%	10,448,477	(55,628)	3,247,637	1,499,561	5,728,719	0	0	6,282,478	4,215,256	40.1%	112.6%	135.9%
	1999	11,220,770	2,684,942	23.9%	4,652,900	41.5%	11,100,786	(119,984)	2,161,507	523,435	4,652,900	0	0	7,221,642	3,647,148	32.5%	73.6%	127.6%
	2000	17,649,106	5,787,475	32.8%	5,824,251	33.0%	17,473,619	(175,487)	1,722,865	4,064,610	5,824,251	0	0	11,603,662	3,974,311	22.5%	145.6%	146.5%
	2001	25,201,118	4,196,679	16.7%	6,008,871	23.8%	25,101,246	(99,872)	1,021,331	3,175,348	6,008,871	0	0	8,487,931	4,241,959	16.8%	98.9%	141.7%
	2002	8,781,526	830,314	9.5%	464,850	5.3%	11,002,831	2,221,305	14,756	815,558	464,850	0	0	(1,063,856)	1,014,880	11.6%	81.8%	45.8%
	Total	102,778,450	48,495,901	47.2%	56,057,520	54.5%	104,232,165	1,453,715	37,785,890	10,710,011	56,057,520	0	0	39,108,467	44,310,979	43.1%	109.4%	126.5%
	1987	5,000	(115)	-2.3%	0	0.0%	6,427	1,427	0	(115)	0	0	0	404	5,845	116.9%	-2.0%	0.0%
	1988	3,677,012	7,159,345	194.7%	5,179,870	140.9%	3,614,662	(62,350)	6,419,404	739,941	5,179,870	0	0	(1,344,811)	5,125,033	139.4%	139.7%	101.1%



Nationwide Experience

For Reporting Year: 2017
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in This Nationwide Filing
ROP: Excluded
Provisions: All Provisions
Benefit Period: All years

2003	1989	4,691,696	6,587,382	140.4%	4,931,546	105.1%	4,714,808	23,112	6,065,261	522,121	4,931,546	0	0	(1,253,859)	6,331,493	135.0%	104.0%	77.9%
	1990	2,487,495	4,706,927	189.2%	4,116,740	165.5%	2,478,075	(9,420)	3,757,294	949,633	4,116,740	0	0	(517,265)	2,929,034	117.8%	160.7%	140.5%
	1991	2,132,427	3,074,617	144.2%	2,566,991	120.4%	2,116,618	(15,809)	2,471,218	603,399	2,566,991	0	0	(159,303)	2,144,043	100.5%	143.4%	119.7%
	1992	1,374,949	2,483,104	180.6%	1,730,109	125.8%	1,394,377	19,428	1,661,629	821,475	1,730,109	0	0	200,007	1,301,093	94.6%	190.8%	133.0%
	1993	1,162,491	2,376,010	204.4%	2,105,545	181.1%	1,147,342	(15,149)	1,396,191	979,819	2,105,545	0	0	(600,896)	988,183	85.0%	240.4%	213.1%
	1994	1,392,191	1,622,597	116.5%	1,961,622	140.9%	1,412,584	20,393	1,173,039	449,558	1,961,622	0	0	(741,070)	1,028,952	73.9%	157.7%	190.6%
	1995	2,174,292	3,650,714	167.9%	2,097,877	96.5%	2,210,212	35,920	1,891,309	1,759,405	2,097,877	0	0	(545,676)	1,645,437	75.7%	221.9%	127.5%
	1996	3,095,052	3,268,013	105.6%	2,752,004	88.9%	3,128,229	33,177	2,254,661	1,013,352	2,752,004	0	0	(545,299)	1,875,680	60.6%	174.2%	146.7%
	1997	7,496,450	7,318,389	97.6%	6,302,915	84.1%	7,605,016	108,566	3,583,099	3,735,290	6,262,450	40,465	0	101,501	3,606,074	48.1%	202.9%	174.8%
	1998	10,752,643	9,091,907	84.6%	6,992,635	65.0%	10,840,060	87,417	4,408,939	4,682,968	6,992,635	0	0	660,207	4,486,310	41.7%	202.7%	155.9%
	1999	11,455,705	8,207,001	71.6%	6,031,830	52.7%	11,581,212	125,507	3,026,201	5,180,800	5,861,645	170,185	0	2,423,617	3,890,633	34.0%	210.9%	155.0%
	2000	17,479,960	8,177,395	46.8%	7,234,198	41.4%	17,475,045	(4,915)	3,081,881	5,095,514	7,179,398	54,800	0	5,256,179	4,460,767	25.5%	183.3%	162.2%
	2001	24,569,578	9,573,700	39.0%	7,976,917	32.5%	24,237,822	(331,756)	2,437,710	7,135,990	7,897,027	79,890	0	10,960,266	4,880,225	19.9%	196.2%	163.5%
	2002	12,193,122	1,821,243	14.9%	2,462,358	20.2%	11,924,593	(268,529)	349,800	1,471,443	2,462,358	0	0	5,313,872	1,753,883	14.4%	103.8%	140.4%
	2003	874,085	108,021	12.4%	33,882	3.9%	1,326,347	452,262	23,015	85,006	33,882	0	0	(373,692)	101,995	11.7%	105.9%	33.2%
	Total	107,014,148	79,226,250	74.0%	64,477,038	60.3%	107,213,429	199,281	44,000,651	35,225,599	64,131,698	345,340	0	18,834,182	46,554,680	43.5%	170.2%	138.5%
	1987	5,705	1,162	20.4%	1,920	33.7%	5,705	0	0	1,162	1,920	0	0	566	6,647	116.5%	17.5%	28.9%
	1988	3,415,570	6,986,263	204.5%	4,943,042	144.7%	3,200,103	(215,467)	5,976,986	1,009,277	4,943,042	0	0	(1,249,091)	4,717,924	138.1%	148.1%	104.8%
	1989	4,422,957	6,963,647	157.4%	5,457,059	123.4%	4,141,001	(281,956)	5,817,856	1,145,791	5,457,059	0	0	(1,280,721)	5,972,418	135.0%	116.6%	91.4%
	1990	2,369,091	3,631,141	153.3%	2,521,020	106.4%	2,242,747	(126,344)	3,649,641	(18,500)	2,521,020	0	0	(432,788)	2,777,856	117.3%	130.7%	90.8%
	1991	1,974,043	3,193,471	161.8%	1,694,240	85.8%	1,903,457	(70,586)	2,590,551	602,920	1,694,240	0	0	(110,324)	2,090,877	105.9%	152.7%	81.0%
	1992	1,384,634	1,522,225	109.9%	2,034,444	146.9%	1,340,058	(44,576)	1,570,796	(48,571)	1,967,895	66,549	0	208,712	1,334,497	96.4%	114.1%	152.5%
	1993	1,190,508	1,630,198	136.9%	1,320,058	110.9%	1,110,013	(80,495)	1,701,702	(71,504)	1,320,058	0	0	202,746	1,017,891	85.5%	160.2%	129.7%
	1994	1,420,066	1,810,647	127.5%	869,854	61.3%	1,336,589	(83,477)	1,423,887	386,760	869,854	0	0	340,907	1,084,529	76.4%	167.0%	80.2%
	1995	2,232,257	2,653,517	118.9%	3,719,489	166.6%	2,182,817	(49,440)	2,291,044	362,473	3,719,489	0	0	578,942	1,731,853	77.6%	153.2%	214.8%
	1996	3,145,622	2,807,856	89.3%	2,343,356	74.5%	3,098,021	(47,601)	2,395,293	412,563	2,296,749	46,607	0	1,518,122	1,865,535	59.3%	150.5%	125.6%
	1997	7,666,185	5,248,522	68.5%	5,879,270	76.7%	7,534,734	(131,451)	4,121,850	1,126,672	5,817,083	62,187	0	3,562,434	3,430,800	44.8%	153.0%	171.4%
	1998	10,973,063	6,001,735	54.7%	6,676,362	60.8%	10,814,898	(158,165)	4,865,320	1,136,415	6,550,991	125,371	0	4,754,716	4,257,645	38.8%	141.0%	156.8%
	1999	11,618,078	4,077,564	35.1%	5,951,040	51.2%	11,508,347	(109,731)	3,870,377	207,187	5,951,040	0	0	5,287,666	3,767,620	32.4%	108.2%	158.0%
	2000	17,565,606	6,393,948	36.4%	8,133,590	46.3%	17,382,331	(183,275)	4,682,718	1,711,230	8,133,590	0	0	8,380,824	4,444,875	25.3%	143.8%	183.0%
	2001	24,232,520	4,751,554	19.6%	11,471,076	47.3%	24,175,551	(56,969)	3,816,906	934,648	10,581,093	889,983	0	11,789,157	5,049,595	20.8%	94.1%	227.2%



Nationwide Experience

For Reporting Year: 2017
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2004	2002	11,578,658	2,282,099	19.7%	4,227,436	36.5%	11,487,043	(91,615)	846,253	1,435,846	4,227,436	0	0	7,170,624	2,167,474	18.7%	105.3%	195.0%
	2003	1,616,435	94,775	5.9%	104,194	6.4%	1,521,306	(95,129)	21,490	73,285	104,194	0	0	767,357	188,910	11.7%	50.2%	55.2%
	2004	789,869	14,241	1.8%	0	0.0%	1,162,058	372,189	0	14,241	0	0	0	(344,342)	67,076	8.5%	21.2%	0.0%
	Total	107,600,867	60,064,565	55.8%	67,347,451	62.6%	106,146,779	(1,454,088)	49,642,670	10,421,895	66,156,754	1,190,697	0	41,145,507	45,974,022	42.7%	130.6%	146.5%
2005	1987	3,744	7,800	208.3%	6,288	167.9%	1,789	(1,955)	8,208	(408)	6,288	0	0	(5,902)	4,728	126.3%	165.0%	133.0%
	1988	2,900,774	2,665,940	91.9%	3,924,860	135.3%	2,683,768	(217,006)	5,196,349	(2,530,409)	3,924,860	0	0	(1,321,456)	4,168,564	143.7%	64.0%	94.2%
	1989	3,839,486	4,988,753	129.9%	5,929,665	154.4%	3,611,721	(227,765)	5,720,286	(731,533)	5,929,665	0	0	(1,339,044)	5,443,273	141.8%	91.6%	108.9%
	1990	2,087,393	2,530,892	121.2%	2,901,917	139.0%	2,001,802	(85,591)	3,035,451	(504,559)	2,901,917	0	0	(583,342)	2,579,302	123.6%	98.1%	112.5%
	1991	1,700,625	1,298,531	76.4%	2,601,260	153.0%	1,656,449	(44,176)	2,223,680	(925,149)	2,601,260	0	0	(289,056)	1,942,520	114.2%	66.8%	133.9%
	1992	1,229,455	1,539,068	125.2%	1,117,419	90.9%	1,186,860	(42,595)	1,556,036	(16,968)	1,117,419	0	0	(30,896)	1,270,415	103.3%	121.1%	88.0%
	1993	1,007,544	1,348,537	133.8%	2,279,861	226.3%	1,031,251	23,707	1,509,993	(161,456)	2,185,339	94,522	0	69,296	1,001,439	99.4%	134.7%	227.7%
	1994	1,228,785	1,518,968	123.6%	1,596,737	129.9%	1,243,369	14,584	1,303,023	215,945	1,596,737	0	0	213,238	1,089,474	88.7%	139.4%	146.6%
	1995	2,054,508	3,371,032	164.1%	4,261,067	207.4%	1,979,910	(74,598)	2,481,885	889,147	4,261,067	0	0	316,061	1,758,832	85.6%	191.7%	242.3%
	1996	2,980,071	3,587,523	120.4%	3,884,957	130.4%	2,902,900	(77,171)	2,786,524	800,999	3,829,554	55,403	0	1,356,770	1,854,858	62.2%	193.4%	209.4%
	1997	7,270,426	5,478,505	75.4%	5,878,361	80.9%	7,135,066	(135,360)	4,450,816	1,027,689	5,878,361	0	0	3,042,979	3,172,323	43.6%	172.7%	185.3%
	1998	10,406,294	6,687,479	64.3%	9,105,399	87.5%	10,212,074	(194,220)	5,501,815	1,185,664	8,834,326	271,073	0	3,877,245	3,902,096	37.5%	171.4%	233.3%
	1999	11,085,298	6,418,344	57.9%	4,758,968	42.9%	10,902,844	(182,454)	4,711,109	1,707,235	4,758,968	0	0	4,604,813	3,507,631	31.6%	183.0%	135.7%
	2000	16,779,734	7,635,240	45.5%	9,626,733	57.4%	16,536,713	(243,021)	5,696,624	1,938,616	9,511,458	115,275	0	8,208,089	4,323,102	25.8%	176.6%	222.7%
	2001	23,113,265	9,729,996	42.1%	13,763,798	59.5%	22,836,567	(276,698)	5,602,274	4,127,722	13,723,301	40,497	0	11,531,766	4,972,340	21.5%	195.7%	276.8%
	2002	11,042,600	2,713,630	24.6%	3,931,100	35.6%	10,953,369	(89,231)	1,616,080	1,097,550	3,817,302	113,798	0	6,372,200	2,185,655	19.8%	124.2%	179.9%
	2003	1,426,764	159,820	11.2%	251,657	17.6%	1,405,914	(20,850)	43,077	116,743	251,657	0	0	1,013,501	223,899	15.7%	71.4%	112.4%
	2004	1,300,874	18,597	1.4%	2,397	0.2%	1,222,015	(78,859)	564	18,033	2,397	0	0	728,622	82,268	6.3%	22.6%	2.9%
	2005	6,063	28	0.5%	0	0.0%	6,138	75	0	28	0	0	0	1,953	25	0.4%	112.0%	0.0%
	Total	101,463,703	61,698,683	60.8%	75,822,440	74.7%	99,510,519	(1,953,184)	53,443,794	8,254,889	75,131,872	690,568	0	37,766,837	43,482,744	42.9%	141.9%	174.4%
2006	1987	3,947	415	10.5%	0	0.0%	6,075	2,128	0	415	0	0	0	(927)	6,570	166.5%	6.3%	0.0%
	1988	2,457,195	4,793,377	195.1%	3,664,095	149.1%	2,332,552	(124,643)	4,544,771	248,606	3,664,095	0	0	(1,100,908)	3,893,739	158.5%	123.1%	94.1%
	1989	3,372,155	5,227,576	155.0%	4,354,437	129.1%	3,230,684	(141,471)	5,272,102	(44,526)	4,354,437	0	0	(1,268,037)	5,203,223	154.3%	100.5%	83.7%
	1990	1,854,451	3,308,332	178.4%	2,624,564	141.5%	1,801,486	(52,965)	3,126,417	181,915	2,624,564	0	0	(474,855)	2,516,343	135.7%	131.5%	104.3%
	1991	1,528,543	2,012,873	131.7%	1,854,356	121.3%	1,470,081	(58,462)	2,124,166	(111,293)	1,854,356	0	0	(339,356)	1,926,105	126.0%	104.5%	96.3%
	1992	1,130,562	1,606,256	142.1%	1,315,153	116.3%	1,125,555	(5,007)	1,498,595	107,661	1,315,153	0	0	(46,666)	1,324,204	117.1%	121.3%	99.3%
	1993	1,005,488	1,684,956	167.6%	1,382,568	137.5%	997,319	(8,169)	1,515,742	169,214	1,382,568	0	0	171,140	1,096,246	109.0%	153.7%	126.1%



Nationwide Experience

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Benefit Period: All years

2006	1994	1,196,447	2,004,916	167.6%	1,674,142	139.9%	1,174,937	(21,510)	1,462,874	542,042	1,674,142	0	0	118,462	1,217,942	101.8%	164.6%	137.5%
	1995	1,916,765	3,888,723	202.9%	2,010,046	104.9%	1,927,479	10,714	2,744,412	1,144,311	2,010,046	0	0	69,300	1,965,603	102.5%	197.8%	102.3%
	1996	2,796,337	2,613,099	93.4%	3,450,274	123.4%	2,701,021	(95,316)	2,811,392	(198,293)	3,111,070	339,204	0	321,459	2,111,481	75.5%	123.8%	163.4%
	1997	7,080,872	6,919,926	97.7%	5,745,072	81.1%	7,063,833	(17,039)	4,956,997	1,962,929	5,745,072	0	0	3,007,878	3,578,798	50.5%	193.4%	160.5%
	1998	9,965,307	8,254,423	82.8%	9,331,239	93.6%	9,923,429	(41,878)	5,907,015	2,347,408	9,256,323	74,916	0	3,575,360	4,295,068	43.1%	192.2%	217.3%
	1999	10,748,580	6,649,379	61.9%	8,590,610	79.9%	10,747,651	(929)	5,053,580	1,595,799	8,520,316	70,294	0	4,789,016	3,959,262	36.8%	167.9%	217.0%
	2000	16,440,341	9,767,846	59.4%	10,890,003	66.2%	16,419,510	(20,831)	6,267,427	3,500,419	10,890,003	0	0	8,038,789	5,110,267	31.1%	191.1%	213.1%
	2001	22,511,450	12,325,433	54.8%	13,612,937	60.5%	22,452,849	(58,601)	6,970,865	5,354,568	13,591,580	21,357	0	10,967,928	5,968,109	26.5%	206.5%	228.1%
	2002	11,005,042	3,924,736	35.7%	3,633,995	33.0%	11,059,224	54,182	2,085,092	1,839,644	3,633,995	0	0	5,930,356	2,922,538	26.6%	134.3%	124.3%
	2003	1,363,776	319,643	23.4%	118,874	8.7%	1,352,720	(11,056)	128,122	191,521	118,874	0	0	660,893	272,223	20.0%	117.4%	43.7%
	2004	1,200,517	145,465	12.1%	248,772	20.7%	1,176,122	(24,395)	23,887	121,578	248,772	0	0	863,310	165,368	13.8%	88.0%	150.4%
	2005	4,868	70	1.4%	0	0.0%	4,793	(75)	0	70	0	0	0	2,606	294	6.0%	23.8%	0.0%
	Total	97,582,643	75,447,444	77.3%	74,501,135	76.3%	96,967,320	(615,323)	56,493,456	18,953,988	73,995,364	505,771	0	35,285,748	47,533,383	48.7%	158.7%	156.7%
	1987	3,928	(127)	-3.2%	0	0.0%	4,120	192	0	(127)	0	0	0	(179)	5,647	143.8%	-2.2%	0.0%
	1988	2,195,146	3,814,097	173.8%	3,821,743	174.1%	2,072,646	(122,500)	4,277,545	(463,448)	3,821,743	0	0	(1,139,873)	3,546,880	161.6%	107.5%	107.7%
	1989	3,014,263	4,213,459	139.8%	3,619,446	120.1%	2,870,265	(143,998)	5,064,739	(851,280)	3,619,446	0	0	(1,346,087)	4,759,618	157.9%	88.5%	76.0%
	1990	1,713,655	2,513,974	146.7%	2,376,052	138.7%	1,646,022	(67,633)	2,935,107	(421,133)	2,376,052	0	0	(659,714)	2,355,447	137.5%	106.7%	100.9%
	1991	1,384,157	1,869,110	135.0%	1,421,320	102.7%	1,315,991	(68,166)	2,127,052	(257,942)	1,421,320	0	0	(468,078)	1,786,469	129.1%	104.6%	79.6%
	1992	1,102,748	1,751,033	158.8%	1,565,990	142.0%	1,068,460	(34,288)	1,741,182	9,851	1,565,990	0	0	(35,523)	1,332,260	120.8%	131.4%	117.5%
	1993	1,006,095	1,865,066	185.4%	1,761,040	175.0%	984,419	(21,676)	1,470,065	395,001	1,761,040	0	0	(40,534)	1,114,261	110.8%	167.4%	158.0%
	1994	1,181,698	1,434,565	121.4%	927,603	78.5%	1,183,999	2,301	1,582,629	(148,064)	927,603	0	0	(11,920)	1,232,195	104.3%	116.4%	75.3%
	1995	1,952,290	2,761,722	141.5%	2,501,828	128.1%	1,950,501	(1,789)	3,021,775	(260,053)	2,340,039	161,789	0	139,384	1,989,353	101.9%	138.8%	125.8%
	1996	2,700,707	2,981,318	110.4%	2,744,203	101.6%	2,709,634	8,927	2,684,127	297,191	2,744,203	0	0	848,729	2,180,988	80.8%	136.7%	125.8%
	1997	7,193,075	7,505,024	104.3%	6,586,678	91.6%	7,217,343	24,268	5,783,189	1,721,835	6,437,974	148,704	0	2,876,139	3,713,063	51.6%	202.1%	177.4%
	1998	10,285,749	8,287,764	80.6%	7,202,118	70.0%	10,322,415	36,666	6,652,438	1,635,326	7,095,739	106,379	0	3,946,173	4,398,407	42.8%	188.4%	163.7%
	1999	11,167,011	7,753,866	69.4%	7,483,938	67.0%	11,140,476	(26,535)	6,220,214	1,533,652	7,402,255	81,683	0	4,176,502	4,117,386	36.9%	188.3%	181.8%
	2000	17,263,489	11,243,803	65.1%	11,431,670	66.2%	17,361,971	98,482	7,935,954	3,307,849	10,939,899	491,771	0	7,520,191	5,469,320	31.7%	205.6%	209.0%
	2001	23,446,384	15,151,714	64.6%	14,741,842	62.9%	23,538,125	91,741	9,375,420	5,776,294	14,310,389	431,453	0	10,497,202	6,504,629	27.7%	232.9%	226.6%
	2002	10,960,693	5,972,455	54.5%	8,392,376	76.6%	10,910,569	(50,124)	3,073,626	2,898,829	8,077,073	315,303	0	5,787,958	3,403,960	31.1%	175.5%	246.5%
	2003	1,313,656	143,932	11.0%	338,246	25.7%	1,286,262	(27,394)	148,555	(4,623)	338,246	0	0	737,483	332,761	25.3%	43.3%	101.6%
	2004	1,162,036	77,670	6.7%	15,078	1.3%	1,166,145	4,109	100,367	(22,697)	15,078	0	0	749,165	210,772	18.1%	36.9%	7.2%



Nationwide Experience

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2007	2005	4,066	42	1.0%	0	0.0%	4,066	0	0	42	0	0	0	3,062	423	10.4%	9.9%	0.0%
	Total	99,050,846	79,340,487	80.1%	76,931,171	77.7%	98,753,429	(297,417)	64,193,984	15,146,503	75,194,089	1,737,082	0	33,580,080	48,453,839	48.9%	163.7%	158.8%
2008	1987	4,192	97	2.3%	0	0.0%	4,180	(12)	0	97	0	0	0	26	6,053	144.4%	1.6%	0.0%
	1988	1,908,526	2,198,250	115.2%	4,010,562	210.1%	1,750,149	(158,377)	3,727,573	(1,529,323)	4,010,562	0	0	(915,331)	3,208,513	168.1%	68.5%	125.0%
	1989	2,584,944	3,556,902	137.6%	4,005,409	155.0%	2,430,086	(154,858)	4,502,047	(945,145)	4,005,409	0	0	(1,380,453)	4,303,940	166.5%	82.6%	93.1%
	1990	1,462,774	3,094,104	211.5%	2,611,801	178.6%	1,361,495	(101,279)	2,998,134	95,970	2,611,801	0	0	(535,007)	2,156,105	147.4%	143.5%	121.1%
	1991	1,223,023	1,304,510	106.7%	1,787,712	146.2%	1,159,594	(63,429)	1,969,051	(664,541)	1,740,039	47,673	0	(372,282)	1,658,836	135.6%	78.6%	107.8%
	1992	996,782	1,550,708	155.6%	973,913	97.7%	954,671	(42,111)	1,736,547	(185,839)	973,913	0	0	(72,663)	1,320,367	132.5%	117.4%	73.8%
	1993	946,412	2,105,956	222.5%	1,676,206	177.1%	910,783	(35,629)	1,826,301	279,655	1,676,206	0	0	(11,122)	1,142,605	120.7%	184.3%	146.7%
	1994	1,124,644	1,332,317	118.5%	1,229,900	109.4%	1,086,706	(37,938)	1,548,503	(216,186)	1,229,900	0	0	108,240	1,286,410	114.4%	103.6%	95.6%
	1995	1,852,275	2,828,876	152.7%	4,043,504	218.3%	1,783,071	(69,204)	2,986,048	(157,172)	3,904,020	139,484	0	(115,759)	2,159,618	116.6%	131.0%	187.2%
	1996	2,617,575	3,420,447	130.7%	4,974,638	190.0%	2,526,126	(91,449)	2,720,775	699,672	4,662,146	312,492	0	647,509	2,312,874	88.4%	147.9%	215.1%
	1997	6,972,863	6,609,891	94.8%	7,418,673	106.4%	6,828,268	(144,595)	6,406,196	203,695	7,211,250	207,423	0	2,676,934	3,985,273	57.2%	165.9%	186.2%
	1998	9,738,312	6,371,468	65.4%	7,423,596	76.2%	9,482,611	(255,701)	7,104,330	(732,862)	7,213,689	209,907	0	3,475,471	4,727,333	48.5%	134.8%	157.0%
	1999	10,766,038	6,915,971	64.2%	9,790,610	90.9%	10,592,923	(173,115)	6,479,999	435,972	9,357,577	433,033	0	4,319,884	4,484,732	41.7%	154.2%	218.3%
	2000	16,778,775	14,303,556	85.2%	13,449,893	80.2%	16,439,980	(338,795)	9,611,710	4,691,846	12,596,870	853,023	0	7,538,545	6,113,397	36.4%	234.0%	220.0%
	2001	22,898,361	17,977,142	78.5%	16,907,541	73.8%	22,461,265	(437,096)	11,760,167	6,216,975	16,530,998	376,543	0	10,909,359	7,349,378	32.1%	244.6%	230.1%
	2002	10,613,000	5,649,125	53.2%	7,623,293	71.8%	10,454,668	(158,332)	4,270,301	1,378,824	7,303,174	320,119	0	5,452,621	3,835,110	36.1%	147.3%	198.8%
	2003	1,256,036	675,590	53.8%	511,026	40.7%	1,242,041	(13,995)	287,521	388,069	511,026	0	0	716,733	387,495	30.9%	174.3%	131.9%
	2004	1,154,127	330,797	28.7%	432,126	37.4%	1,156,046	1,919	53,449	277,348	432,126	0	0	723,933	269,151	23.3%	122.9%	160.6%
	2005	3,511	42	1.2%	0	0.0%	3,511	0	0	42	0	0	0	3,213	556	15.8%	7.6%	0.0%
	Total	94,902,170	80,225,749	84.5%	88,870,403	93.6%	92,628,174	(2,273,996)	69,988,652	10,237,097	85,970,706	2,899,697	0	33,169,851	50,707,746	53.4%	158.2%	175.3%
2009	1987	5,228	45,685	873.9%	71,758	1372.6%	5,288	60	4,923	40,762	71,758	0	0	(517)	6,155	117.7%	742.2%	1165.9%
	1988	1,587,687	3,786,217	238.5%	4,265,561	268.7%	1,465,195	(122,492)	3,269,280	516,937	4,265,561	0	0	(969,745)	2,587,795	163.0%	146.3%	164.8%
	1989	2,084,169	4,219,719	202.5%	4,891,681	234.7%	1,910,977	(173,192)	3,855,972	363,747	4,891,681	0	0	(1,256,000)	3,522,091	169.0%	119.8%	138.9%
	1990	1,208,956	2,283,684	188.9%	2,065,560	170.9%	1,108,507	(100,449)	2,676,946	(393,262)	2,065,560	0	0	(586,856)	1,771,366	146.5%	128.9%	116.6%
	1991	1,001,956	847,861	84.6%	2,150,332	214.6%	944,178	(57,778)	1,296,282	(448,421)	2,150,332	0	0	(407,545)	1,397,826	139.5%	60.7%	153.8%
	1992	883,781	1,751,410	198.2%	2,166,728	245.2%	835,504	(48,277)	1,526,909	224,501	2,151,401	15,327	0	(412,035)	1,246,175	141.0%	140.5%	173.9%
	1993	836,675	2,516,739	300.8%	1,913,672	228.7%	812,484	(24,191)	1,803,947	712,792	1,875,384	38,288	0	(143,767)	1,083,686	129.5%	232.2%	176.6%
	1994	1,024,744	1,513,661	147.7%	2,606,680	254.4%	983,765	(40,979)	1,305,996	207,665	2,303,938	302,742	0	18,424	1,282,311	125.1%	118.0%	203.3%
	1995	1,632,133	3,076,450	188.5%	3,201,665	196.2%	1,578,504	(53,629)	2,840,760	235,690	3,150,178	51,487	0	(95,909)	2,064,821	126.5%	149.0%	155.1%



Nationwide Experience

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2009	1996	2,505,619	2,467,509	98.5%	5,427,389	216.6%	2,428,982	(76,637)	2,593,212	(125,703)	5,022,869	404,520	0	685,383	2,340,577	93.4%	105.4%	231.9%
	1997	6,598,531	7,361,074	111.6%	6,254,612	94.8%	6,456,086	(142,445)	6,030,635	1,330,439	6,087,876	166,736	0	1,884,658	4,038,777	61.2%	182.3%	154.9%
	1998	9,344,160	10,236,780	109.6%	9,211,292	98.6%	9,292,739	(51,421)	7,188,597	3,048,183	8,907,997	303,295	0	2,917,789	4,913,680	52.6%	208.3%	187.5%
	1999	10,297,658	7,509,087	72.9%	5,950,633	57.8%	10,150,945	(146,713)	6,573,422	935,665	5,862,831	87,802	0	3,719,872	4,677,156	45.4%	160.5%	127.2%
	2000	16,774,681	11,572,225	69.0%	13,109,457	78.2%	16,600,612	(174,069)	10,041,525	1,530,700	12,548,890	560,567	0	7,504,196	6,595,304	39.3%	175.5%	198.8%
	2001	22,762,357	19,874,895	87.3%	20,768,927	91.2%	22,602,489	(159,868)	13,385,444	6,489,451	19,136,761	1,632,166	0	10,341,838	7,953,178	34.9%	249.9%	261.1%
	2002	10,862,501	6,645,292	61.2%	8,916,742	82.1%	10,792,615	(69,886)	4,532,009	2,113,283	8,809,688	107,054	0	5,225,164	4,048,781	37.3%	164.1%	220.2%
	2003	1,224,276	440,693	36.0%	1,245,572	101.7%	1,217,265	(7,011)	424,091	16,602	1,142,637	102,935	0	655,736	448,878	36.7%	98.2%	277.5%
	2004	1,137,525	442,551	38.9%	621,502	54.6%	1,119,203	(18,322)	161,175	281,376	621,502	0	0	609,473	315,447	27.7%	140.3%	197.0%
	2005	3,455	51	1.5%	0	0.0%	3,455	0	0	51	0	0	0	3,423	712	20.6%	7.2%	0.0%
	Total	91,776,092	86,591,583	94.4%	94,839,765	103.3%	90,308,793	(1,467,299)	69,511,125	17,080,458	91,066,846	3,772,919	0	29,693,582	50,294,716	54.8%	172.2%	188.6%
2010	1987	6,906	21,522	311.6%	6,519	94.4%	5,115	(1,791)	32,374	(10,852)	6,519	0	0	(3,270)	11,362	164.5%	189.4%	57.4%
	1988	1,260,718	3,305,457	262.2%	3,081,159	244.4%	1,224,152	(36,566)	3,667,548	(362,091)	3,081,159	0	0	(861,586)	2,200,198	174.5%	150.2%	140.0%
	1989	1,653,762	3,882,581	234.8%	4,370,030	264.2%	1,625,217	(28,545)	4,098,211	(215,630)	4,370,030	0	0	(1,012,678)	2,885,918	174.5%	134.5%	151.4%
	1990	957,327	2,358,633	246.4%	3,199,609	334.2%	938,459	(18,868)	2,311,479	47,154	3,148,652	50,957	0	(450,796)	1,507,864	157.5%	156.4%	212.2%
	1991	820,424	2,164,114	263.8%	1,547,193	188.6%	805,099	(15,325)	1,514,657	649,457	1,547,193	0	0	(360,460)	1,206,626	147.1%	179.4%	128.2%
	1992	693,438	709,636	102.3%	912,614	131.6%	682,733	(10,705)	1,433,553	(723,917)	912,614	0	0	(273,649)	1,127,098	162.5%	63.0%	81.0%
	1993	707,113	1,278,140	180.8%	1,327,711	187.8%	687,017	(20,096)	1,712,346	(434,206)	1,284,869	42,842	0	(278,836)	1,025,849	145.1%	124.6%	129.4%
	1994	892,675	2,634,599	295.1%	1,762,031	197.4%	880,492	(12,182)	1,868,172	766,428	1,726,957	35,074	0	(150,809)	1,217,695	136.4%	216.4%	144.7%
	1995	1,437,289	4,711,504	327.8%	5,509,214	383.3%	1,408,052	(29,237)	3,204,816	1,506,688	5,327,159	182,055	0	(228,304)	2,056,629	143.1%	229.1%	267.9%
	1996	2,260,124	5,463,755	241.7%	5,067,411	224.2%	2,217,398	(42,726)	3,367,115	2,096,640	4,572,723	494,688	0	266,711	2,664,345	117.9%	205.1%	190.2%
	1997	5,844,192	7,438,012	127.3%	7,882,708	134.9%	5,772,931	(71,260)	6,316,571	1,121,441	7,431,492	451,216	0	1,714,988	4,473,757	76.6%	166.3%	176.2%
	1998	8,591,207	12,649,813	147.2%	14,647,915	170.5%	8,532,410	(58,796)	8,662,818	3,986,995	13,898,287	749,628	0	2,046,247	5,511,266	64.2%	229.5%	265.8%
	1999	9,323,969	10,258,326	110.0%	10,209,454	109.5%	9,232,051	(91,918)	7,433,011	2,825,315	9,376,094	833,360	0	2,852,846	5,319,208	57.0%	192.9%	191.9%
	2000	14,617,965	13,806,350	94.4%	18,262,010	124.9%	14,319,130	(298,835)	10,882,413	2,923,937	16,525,579	1,736,431	0	6,648,195	7,683,181	52.6%	179.7%	237.7%
	2001	20,947,407	17,280,633	82.5%	22,828,436	109.0%	20,830,516	(116,890)	15,561,551	1,719,083	21,068,584	1,759,852	0	8,257,203	9,494,884	45.3%	182.0%	240.4%
	2002	10,447,716	12,506,130	119.7%	13,202,935	126.4%	10,484,840	37,125	7,524,812	4,981,318	12,114,222	1,088,713	0	5,371,648	5,108,039	48.9%	244.8%	258.5%
	2003	1,087,901	1,008,105	92.7%	1,321,917	121.5%	1,089,891	1,991	481,201	526,903	1,058,610	263,307	0	541,890	482,252	44.3%	209.0%	274.1%
	2004	1,092,341	713,648	65.3%	796,568	72.9%	1,100,055	7,714	356,574	357,075	715,807	80,761	0	701,644	394,903	36.2%	180.7%	201.7%
	2005	2,902	15	0.5%	0	0.0%	3,387	485	0	15	0	0	0	3,670	230	7.9%	6.3%	0.0%
	Total	82,645,374	102,190,973	123.6%	115,935,434	140.3%	81,838,948	(806,426)	80,429,223	21,761,751	108,166,550	7,768,884	0	24,784,655	54,371,303	65.8%	188.0%	213.2%



Nationwide Experience

For Reporting Year: 2017
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Benefit Period: All years

2011	1987	7,223	77,890	1078.3%	48,351	669.4%	7,494	271	44,919	32,971	48,351	0	0	(5,187)	10,156	140.6%	766.9%	476.1%
	1988	1,121,613	2,628,411	234.3%	2,136,937	190.5%	1,083,500	(38,114)	3,464,288	(835,877)	2,136,937	0	0	(747,479)	1,896,764	169.1%	138.6%	112.7%
	1989	1,465,292	3,127,686	213.5%	2,736,198	186.7%	1,420,766	(44,526)	4,214,356	(1,086,670)	2,736,198	0	0	(987,081)	2,507,249	171.1%	124.7%	109.1%
	1990	846,986	742,343	87.6%	1,223,287	144.4%	790,389	(56,598)	2,187,194	(1,444,851)	1,223,287	0	0	(410,970)	1,284,487	151.7%	57.8%	95.2%
	1991	715,419	2,355,490	329.2%	1,432,614	200.2%	713,952	(1,467)	1,925,017	430,472	1,432,614	0	0	(244,591)	1,093,943	152.9%	215.3%	131.0%
	1992	662,017	1,520,780	229.7%	2,182,587	329.7%	664,723	2,706	1,285,638	235,141	2,182,587	0	0	(205,263)	1,135,020	171.4%	134.0%	192.3%
	1993	671,380	1,796,077	267.5%	1,805,354	268.9%	677,482	6,102	1,747,097	48,980	1,716,572	88,782	0	(255,221)	987,991	147.2%	181.8%	182.7%
	1994	856,786	1,251,492	146.1%	4,188,142	488.8%	851,751	(5,035)	1,747,727	(496,234)	3,411,385	776,757	0	(315,592)	1,190,163	138.9%	105.2%	351.9%
	1995	1,410,430	4,194,629	297.4%	5,555,931	393.9%	1,406,226	(4,204)	3,764,432	430,197	5,084,119	471,812	0	(481,983)	2,024,874	143.6%	207.2%	274.4%
	1996	2,298,639	4,137,282	180.0%	3,954,914	172.1%	2,320,297	21,658	3,680,353	456,929	3,639,500	315,414	0	83,567	2,691,129	117.1%	153.7%	147.0%
	1997	5,741,072	6,924,215	120.6%	7,210,891	125.6%	5,726,241	(14,831)	6,322,805	601,410	6,674,146	536,745	0	971,140	4,569,994	79.6%	151.5%	157.8%
	1998	8,629,865	9,055,627	104.9%	8,500,584	98.5%	8,648,181	18,317	9,550,675	(495,048)	7,742,592	757,992	0	1,920,582	5,651,735	65.5%	160.2%	150.4%
	1999	9,433,623	11,288,933	119.7%	13,278,208	140.8%	9,492,216	58,593	8,146,535	3,142,398	11,750,893	1,527,315	0	2,879,095	5,470,923	58.0%	206.3%	242.7%
	2000	14,488,479	18,436,276	127.2%	20,193,821	139.4%	14,587,349	98,870	12,288,337	6,147,939	17,502,761	2,691,060	0	5,073,137	8,104,721	55.9%	227.5%	249.2%
	2001	20,531,998	26,383,194	128.5%	23,787,543	115.9%	20,359,860	(172,138)	17,241,742	9,141,452	21,394,276	2,393,267	0	8,785,239	10,081,846	49.1%	261.7%	235.9%
	2002	11,025,404	12,220,525	110.8%	13,160,311	119.4%	11,082,855	57,451	8,839,154	3,381,371	11,509,057	1,651,254	0	4,304,283	5,437,070	49.3%	224.8%	242.0%
	2003	1,132,056	1,322,142	116.8%	948,755	83.8%	1,151,820	19,765	556,861	765,281	908,847	39,908	0	524,474	511,999	45.2%	258.2%	185.3%
	2004	1,181,099	1,101,015	93.2%	1,355,255	114.7%	1,203,038	21,938	508,051	592,964	1,175,562	179,693	0	645,856	437,902	37.1%	251.4%	309.5%
	2005	3,323	23	0.7%	0	0.0%	3,097	(226)	0	23	0	0	0	3,917	302	9.1%	7.5%	0.0%
	Total	82,222,704	108,564,030	132.0%	113,699,682	138.3%	82,191,236	(31,468)	87,515,181	21,048,848	102,269,683	11,429,999	0	21,537,922	55,088,270	67.0%	197.1%	206.4%
	1987	8,016	13,342	166.4%	1,300	16.2%	2,868	(5,148)	44,102	(30,760)	1,300	0	0	(3,758)	7,816	97.5%	170.7%	16.6%
	1988	957,965	1,900,306	198.4%	2,191,969	228.8%	865,950	(92,015)	2,931,704	(1,031,398)	2,074,756	117,213	0	(675,393)	1,586,601	165.6%	119.8%	138.2%
	1989	1,336,972	2,658,215	198.8%	2,910,906	217.7%	1,240,003	(96,969)	3,821,824	(1,163,608)	2,905,473	5,433	0	(741,137)	2,186,259	163.5%	121.6%	133.1%
	1990	675,465	1,259,551	186.5%	1,255,615	185.9%	645,373	(30,093)	1,681,083	(421,532)	1,255,615	0	0	(382,180)	1,104,854	163.6%	114.0%	113.6%
	1991	689,477	1,040,119	150.9%	1,726,182	250.4%	660,074	(29,404)	1,854,079	(813,961)	1,636,906	89,276	0	(331,093)	988,348	143.3%	105.2%	174.7%
	1992	627,429	1,726,643	275.2%	2,640,866	420.9%	601,177	(26,253)	1,442,722	283,922	2,427,810	213,056	0	(206,785)	1,133,309	180.6%	152.4%	233.0%
	1993	648,840	1,645,094	253.5%	1,415,604	218.2%	631,960	(16,881)	1,748,522	(103,428)	1,324,969	90,635	0	(217,405)	1,004,798	154.9%	163.7%	140.9%
	1994	787,642	2,045,197	259.7%	1,238,478	157.2%	763,770	(23,872)	1,798,840	246,357	1,146,812	91,666	0	(129,297)	1,178,695	149.6%	173.5%	105.1%
	1995	1,307,506	4,566,929	349.3%	3,377,304	258.3%	1,255,437	(52,069)	3,843,226	723,703	3,056,751	320,553	0	(344,313)	1,962,473	150.1%	232.7%	172.1%
	1996	2,163,038	4,948,492	228.8%	3,153,675	145.8%	2,094,549	(68,489)	4,320,936	627,556	3,067,281	86,394	0	217,449	2,766,930	127.9%	178.8%	114.0%
	1997	5,527,394	7,430,131	134.4%	8,963,843	162.2%	5,382,524	(144,870)	7,122,960	307,171	7,487,261	1,476,582	0	1,338,760	4,706,568	85.1%	157.9%	190.5%



Nationwide Experience

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2012	1998	8,338,136	13,695,497	164.3%	13,789,902	165.4%	8,212,369	(125,767)	10,044,296	3,651,201	11,426,272	2,363,630	0	1,955,444	5,856,931	70.2%	233.8%	235.4%
	1999	9,214,326	11,513,983	125.0%	11,357,114	123.3%	9,157,033	(57,293)	9,481,578	2,032,406	9,252,734	2,104,380	0	2,699,128	5,751,164	62.4%	200.2%	197.5%
	2000	14,230,651	20,559,192	144.5%	19,319,776	135.8%	14,104,439	(126,211)	14,766,381	5,792,811	16,272,446	3,047,330	0	5,060,048	8,548,572	60.1%	240.5%	226.0%
	2001	19,405,083	24,212,029	124.8%	23,507,928	121.1%	19,187,513	(217,570)	20,326,301	3,885,727	20,008,229	3,499,699	0	6,938,668	10,694,375	55.1%	226.4%	219.8%
	2002	10,534,196	14,036,230	133.2%	14,390,801	136.6%	10,429,396	(104,801)	10,003,348	4,032,882	12,293,189	2,097,612	0	4,693,203	5,765,228	54.7%	243.5%	249.6%
	2003	1,150,807	1,616,158	140.4%	807,405	70.2%	1,148,085	(2,722)	969,542	646,615	807,405	0	0	503,936	555,130	48.2%	291.1%	145.4%
	2004	1,211,874	1,137,057	93.8%	452,289	37.3%	1,208,791	(3,083)	641,035	496,021	452,289	0	0	672,384	477,440	39.4%	238.2%	94.7%
	2005	3,665	37	1.0%	0	0.0%	3,716	51	0	37	0	0	0	4,194	367	10.0%	10.1%	0.0%
	Total	78,818,482	116,004,201	147.2%	112,500,959	142.7%	77,595,025	(1,223,457)	96,842,478	19,161,723	96,897,500	15,603,459	0	21,051,854	56,275,858	71.4%	206.1%	199.9%
2013	1987	2,560	(33,650)	-1314.4%	0	0.0%	5,120	2,560	1,610	(35,260)	0	0	0	(6,618)	3,094	120.8%	-1087.7%	0.0%
	1988	733,202	1,617,241	220.6%	1,121,725	153.0%	700,405	(32,797)	2,287,877	(670,636)	1,085,598	36,127	0	(543,197)	1,350,829	184.2%	119.7%	83.0%
	1989	1,067,931	2,187,827	204.9%	1,942,911	181.9%	1,001,352	(66,578)	2,923,153	(735,326)	1,916,966	25,945	0	(764,895)	1,838,283	172.1%	119.0%	105.7%
	1990	543,757	1,530,407	281.5%	1,302,874	239.6%	515,518	(28,238)	1,601,972	(71,565)	1,302,874	0	0	(402,978)	959,613	176.5%	159.5%	135.8%
	1991	561,198	1,998,571	356.1%	1,091,023	194.4%	526,503	(34,696)	1,767,574	230,997	977,641	113,382	0	(264,463)	882,868	157.3%	226.4%	123.6%
	1992	539,763	2,408,535	446.2%	777,118	144.0%	516,224	(23,538)	1,795,453	613,081	777,118	0	0	(459,599)	1,051,372	194.8%	229.1%	73.9%
	1993	564,977	1,498,276	265.2%	1,289,561	228.3%	562,126	(2,851)	1,716,126	(217,850)	1,162,309	127,252	0	(333,130)	979,894	173.4%	152.9%	131.6%
	1994	728,378	2,193,376	301.1%	2,105,287	289.0%	701,455	(26,923)	2,039,752	153,624	1,540,750	564,537	0	(137,824)	1,198,031	164.5%	183.1%	175.7%
	1995	1,169,883	3,814,091	326.0%	3,482,110	297.6%	1,156,434	(13,449)	4,340,194	(526,103)	3,078,725	403,385	0	(596,956)	1,940,348	165.9%	196.6%	179.5%
	1996	1,979,292	2,472,647	124.9%	2,842,102	143.6%	1,953,504	(25,788)	3,925,519	(1,452,873)	2,194,347	647,755	0	(129,995)	2,769,831	139.9%	89.3%	102.6%
	1997	5,140,683	8,525,231	165.8%	10,889,647	211.8%	5,079,700	(60,983)	6,984,253	1,540,979	8,408,920	2,480,727	0	653,611	4,842,943	94.2%	176.0%	224.9%
	1998	7,835,021	12,674,896	161.8%	12,254,154	156.4%	7,780,408	(54,613)	11,146,109	1,528,786	9,493,870	2,760,284	0	717,811	6,036,088	77.0%	210.0%	203.0%
	1999	8,912,341	10,256,746	115.1%	11,635,502	130.6%	8,844,811	(67,531)	9,798,497	458,249	9,231,290	2,404,212	0	1,942,934	6,021,087	67.6%	170.3%	193.2%
	2000	13,709,991	18,949,084	138.2%	20,480,169	149.4%	13,600,467	(109,524)	16,717,893	2,231,191	16,133,078	4,347,091	0	3,593,325	8,954,586	65.3%	211.6%	228.7%
	2001	18,499,286	24,876,360	134.5%	25,824,609	139.6%	18,340,830	(158,456)	21,771,527	3,104,833	19,619,117	6,205,492	0	5,520,078	11,123,180	60.1%	223.6%	232.2%
	2002	10,196,440	16,719,882	164.0%	14,859,083	145.7%	10,147,838	(48,603)	11,952,659	4,767,224	11,846,379	3,012,704	0	3,143,015	6,058,500	59.4%	276.0%	245.3%
	2003	1,131,528	254,315	22.5%	644,943	57.0%	1,121,744	(9,783)	1,075,567	(821,252)	523,830	121,113	0	360,917	590,293	52.2%	43.1%	109.3%
	2004	1,195,715	208,890	17.5%	530,150	44.3%	1,192,041	(3,674)	658,815	(449,925)	445,906	84,244	0	571,525	518,145	43.3%	40.3%	102.3%
	2005	7,211	28	0.4%	0	0.0%	11,377	4,165	0	28	0	0	0	4,403	428	5.9%	6.5%	0.0%
	Total	74,519,157	112,152,753	150.5%	113,072,968	151.7%	73,757,857	(761,300)	102,504,550	9,648,204	89,738,718	23,334,250	0	12,867,964	57,119,413	76.7%	196.3%	198.0%
2014	1987	2,020	(1,123)	-55.6%	0	0.0%	(540)	(2,560)	0	(1,123)	0	0	0	(4,576)	2,543	125.9%	-44.2%	0.0%
	1988	615,670	1,763,279	286.4%	1,607,948	261.2%	591,537	(24,133)	2,022,360	(259,081)	1,588,624	19,324	0	(471,083)	1,154,706	187.6%	152.7%	139.3%



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2014	1989	906,340	1,887,743	208.3%	1,734,023	191.3%	860,455	(45,885)	2,544,494	(656,751)	1,730,336	3,687	0	(713,294)	1,567,098	172.9%	120.5%	110.7%
	1990	470,772	1,321,033	280.6%	909,351	193.2%	444,431	(26,341)	1,571,526	(250,493)	780,526	128,825	0	(294,611)	826,614	175.6%	159.8%	110.0%
	1991	493,474	1,431,438	290.1%	1,341,755	271.9%	465,767	(27,707)	1,684,773	(253,335)	1,204,299	137,456	0	(337,200)	783,009	158.7%	182.8%	171.4%
	1992	501,654	2,155,620	429.7%	2,015,867	401.8%	517,833	16,179	1,944,328	211,293	1,714,316	301,551	0	(298,674)	983,469	196.0%	219.2%	205.0%
	1993	549,818	2,224,830	404.6%	1,363,155	247.9%	545,581	(4,237)	1,619,874	604,956	1,127,224	235,931	0	(352,897)	969,264	176.3%	229.5%	140.6%
	1994	667,293	1,261,975	189.1%	2,356,443	353.1%	648,372	(18,922)	1,841,897	(579,922)	1,605,302	751,141	0	(360,344)	1,159,032	173.7%	108.9%	203.3%
	1995	1,114,018	3,008,199	270.0%	3,576,070	321.0%	1,123,148	9,130	4,047,863	(1,039,664)	2,663,421	912,649	0	(734,748)	1,861,236	167.1%	161.6%	192.1%
	1996	1,881,510	4,122,101	219.1%	3,332,544	177.1%	1,872,031	(9,478)	3,941,829	180,272	2,766,635	565,909	0	36,286	2,819,541	149.9%	146.2%	118.2%
	1997	5,172,207	9,881,467	191.0%	8,912,453	172.3%	5,191,655	19,448	8,005,072	1,876,395	6,432,689	2,479,764	0	303,509	5,002,106	96.7%	197.5%	178.2%
	1998	8,034,657	11,599,706	144.4%	11,843,614	147.4%	8,040,071	5,413	11,152,299	447,407	7,888,026	3,955,588	0	(58,688)	6,099,505	75.9%	190.2%	194.2%
	1999	9,107,825	13,634,923	149.7%	13,564,103	148.9%	9,234,881	127,056	10,362,116	3,272,808	8,799,864	4,764,239	0	1,106,156	6,209,058	68.2%	219.6%	218.5%
	2000	13,961,677	21,503,591	154.0%	19,799,466	141.8%	14,081,044	119,368	18,204,134	3,299,457	13,174,450	6,625,016	0	1,617,436	9,175,482	65.7%	234.4%	215.8%
	2001	18,638,937	22,841,233	122.5%	24,684,287	132.4%	18,790,288	151,351	22,399,174	442,059	16,323,440	8,360,847	0	1,808,753	11,352,965	60.9%	201.2%	217.4%
	2002	10,454,469	15,010,235	143.6%	12,895,857	123.4%	10,541,745	87,276	13,179,923	1,830,312	8,684,247	4,211,610	0	934,807	6,122,023	58.6%	245.2%	210.6%
	2003	1,145,418	1,020,316	89.1%	1,314,317	114.7%	1,141,332	(4,086)	851,155	169,160	901,418	412,899	0	238,255	601,557	52.5%	169.6%	218.5%
	2004	1,220,592	282,303	23.1%	367,165	30.1%	1,236,250	15,658	594,515	(312,212)	294,447	72,718	0	422,801	547,080	44.8%	51.6%	67.1%
	2005	4,064	30	0.7%	0	0.0%	7,196	3,132	0	30	0	0	0	4,954	501	12.3%	6.0%	0.0%
	Total	74,942,415	114,948,898	153.4%	111,618,418	148.9%	75,333,077	390,662	105,967,330	8,981,568	77,679,264	33,939,154	0	2,846,842	57,236,789	76.4%	200.8%	195.0%
	1988	547,405	1,445,370	264.0%	1,149,202	209.9%	487,762	(59,642)	1,558,869	(113,498)	1,042,930	106,272	0	(528,484)	959,716	175.3%	150.6%	119.7%
	1989	731,314	1,477,560	202.0%	1,513,750	207.0%	671,673	(59,640)	2,090,618	(613,058)	1,286,531	227,219	0	(636,094)	1,280,972	175.2%	115.3%	118.2%
	1990	446,919	549,108	122.9%	732,442	163.9%	417,229	(29,690)	1,270,193	(721,085)	592,499	139,943	0	(318,016)	732,094	163.8%	75.0%	100.0%
	1991	422,402	539,825	127.8%	1,293,585	306.2%	390,035	(32,367)	1,444,826	(905,000)	835,067	458,518	0	(468,685)	647,268	153.2%	83.4%	199.9%
	1992	458,380	1,660,566	362.3%	942,768	205.7%	436,754	(21,626)	2,139,388	(478,822)	623,491	319,277	0	(572,083)	928,703	202.6%	178.8%	101.5%
	1993	467,783	967,125	206.7%	1,625,200	347.4%	456,339	(11,444)	1,645,399	(678,274)	972,416	652,784	0	(549,586)	885,391	189.3%	109.2%	183.6%
	1994	592,236	2,447,070	413.2%	2,562,962	432.8%	596,625	4,389	1,826,804	620,267	1,464,408	1,098,554	0	(323,417)	1,087,586	183.6%	225.0%	235.7%
	1995	1,074,228	5,293,317	492.8%	4,044,930	376.5%	1,054,068	(20,161)	4,407,969	885,348	2,585,079	1,459,851	0	(525,531)	1,799,077	167.5%	294.2%	224.8%
	1996	1,833,608	5,409,325	295.0%	3,751,754	204.6%	1,827,397	(6,211)	4,329,559	1,079,766	2,180,967	1,570,787	0	(341,391)	2,842,615	155.0%	190.3%	132.0%
	1997	5,199,822	11,061,418	212.7%	9,132,656	175.6%	5,169,300	(30,522)	8,928,355	2,133,063	5,222,572	3,910,084	0	168,493	5,111,031	98.3%	216.4%	178.7%
	1998	7,829,397	10,966,664	140.1%	9,428,464	120.4%	7,784,584	(44,813)	11,499,791	(533,126)	5,556,306	3,872,158	0	185,327	6,120,061	78.2%	179.2%	154.1%
	1999	9,103,765	12,530,297	137.6%	11,570,938	127.1%	9,082,016	(21,750)	11,004,358	1,525,939	6,698,647	4,872,291	0	706,895	6,369,952	70.0%	196.7%	181.6%
	2000	13,890,440	21,296,056	153.3%	14,787,907	106.5%	13,824,071	(66,369)	19,502,230	1,793,826	8,377,162	6,410,745	0	1,591,563	9,330,344	67.2%	228.2%	158.5%



Nationwide Experience

For Reporting Year: 2017
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in This Nationwide Filing
ROP: Excluded
Provisions: All Provisions
Benefit Period: All years

2015	2001	18,524,390	27,836,162	150.3%	22,638,578	122.2%	18,475,746	(48,645)	23,603,202	4,232,960	12,810,040	9,828,538	0	2,456,366	11,505,812	62.1%	241.9%	196.8%
	2002	10,585,097	10,886,060	102.8%	10,887,882	102.9%	10,607,003	21,906	13,482,516	(2,596,456)	6,950,952	3,936,930	0	1,978,901	6,181,807	58.4%	176.1%	176.1%
	2003	1,135,306	1,172,762	103.3%	1,196,075	105.4%	1,130,467	(4,839)	882,935	289,828	837,635	358,440	0	299,270	620,327	54.6%	189.1%	192.8%
	2004	1,234,961	636,544	51.5%	386,133	31.3%	1,243,232	8,272	660,321	(23,777)	214,990	171,143	0	395,642	584,599	47.3%	108.9%	66.1%
	2005	7,176	27	0.4%	0	0.0%	7,196	20	0	27	0	0	0	5,091	583	8.1%	4.6%	0.0%
	Total	74,084,629	116,175,259	156.8%	97,645,227	131.8%	73,661,497	(423,131)	110,277,333	5,897,926	58,251,693	39,393,534	0	3,524,260	56,987,937	76.9%	203.9%	171.3%
2016	1988	436,621	635,270	145.5%	648,897	148.6%	365,884	(70,737)	1,528,928	(893,658)	393,731	242,656	12,509	(421,990)	788,180	180.5%	80.6%	82.3%
	1989	586,277	1,322,329	225.5%	1,095,437	186.8%	522,984	(63,293)	1,631,620	(309,291)	659,074	419,380	16,983	(598,495)	1,032,120	176.0%	128.1%	106.1%
	1990	359,638	824,499	229.3%	349,486	97.2%	327,559	(32,079)	966,847	(142,348)	224,900	113,408	11,178	(250,398)	630,136	175.2%	130.8%	55.5%
	1991	360,256	1,194,729	331.6%	676,658	187.8%	337,720	(22,536)	1,212,896	(18,167)	385,937	280,784	9,937	(199,643)	542,224	150.5%	220.3%	124.8%
	1992	393,143	811,595	206.4%	828,467	210.7%	375,742	(17,401)	1,475,486	(663,891)	359,828	451,416	17,223	(388,635)	815,798	207.5%	99.5%	101.6%
	1993	448,209	823,649	183.8%	994,208	221.8%	420,692	(27,516)	1,603,605	(779,956)	466,435	510,324	17,449	(276,209)	840,479	187.5%	98.0%	118.3%
	1994	540,309	3,289,983	608.9%	655,663	121.3%	521,245	(19,064)	2,313,458	976,526	354,029	278,807	22,827	(469,335)	1,061,976	196.5%	309.8%	61.7%
	1995	997,181	3,661,255	367.2%	1,914,134	192.0%	971,826	(25,355)	4,102,422	(441,167)	764,347	1,113,720	36,067	(673,194)	1,719,365	172.4%	212.9%	111.3%
	1996	1,750,781	3,318,789	189.6%	2,777,628	158.7%	1,691,721	(59,061)	4,106,500	(787,711)	1,176,736	1,532,266	68,626	(504,611)	2,864,467	163.6%	115.9%	97.0%
	1997	4,979,044	10,532,591	211.5%	9,224,559	185.3%	4,860,117	(118,927)	9,136,880	1,395,711	3,460,310	5,639,894	124,355	(222,084)	5,187,696	104.2%	203.0%	177.8%
	1998	7,518,371	11,421,102	151.9%	10,978,685	146.0%	7,373,875	(144,497)	11,070,165	350,937	4,064,909	6,763,048	150,728	454,608	6,227,523	82.8%	183.4%	176.3%
	1999	8,728,192	14,286,966	163.7%	10,788,789	123.6%	8,604,090	(124,102)	12,052,399	2,234,568	4,001,113	6,626,547	161,129	688,538	6,560,773	75.2%	217.8%	164.4%
	2000	13,366,590	18,134,194	135.7%	14,457,371	108.2%	13,266,006	(100,584)	18,649,416	(515,222)	5,581,851	8,642,582	232,937	1,112,345	9,542,227	71.4%	190.0%	151.5%
	2001	18,007,950	30,178,004	167.6%	22,182,808	123.2%	17,737,308	(270,642)	25,272,449	4,905,554	8,304,273	13,587,327	291,207	3,658,613	11,832,502	65.7%	255.0%	187.5%
	2002	10,286,124	12,207,569	118.7%	9,652,892	93.8%	10,192,476	(93,648)	12,938,719	(731,150)	3,935,577	5,564,439	152,876	1,848,023	6,292,212	61.2%	194.0%	153.4%
	2003	1,105,588	1,347,303	121.9%	1,145,650	103.6%	1,096,174	(9,414)	1,072,371	274,932	443,678	685,657	16,315	384,469	649,182	58.7%	207.5%	176.5%
	2004	1,242,564	518,699	41.7%	139,851	11.3%	1,227,530	(15,034)	546,583	(27,884)	82,737	40,854	16,260	611,504	623,191	50.2%	83.2%	22.4%
	2005	7,216	79	1.1%	19	0.3%	7,196	(20)	0	79	0	0	19	5,446	687	9.5%	11.4%	2.8%
	Total	71,114,054	114,508,604	161.0%	88,511,202	124.5%	69,900,142	(1,213,911)	109,680,743	4,827,860	34,659,465	52,493,109	1,358,628	4,758,952	57,210,739	80.4%	200.2%	154.7%
2017	1988	319,544	896,224	280.5%	871,444	272.7%	289,370	(30,174)	978,599	(82,375)	124,676	543,229	203,539	(390,195)	608,234	190.3%	147.3%	143.3%
	1989	420,021	966,408	230.1%	1,155,563	275.1%	368,049	(51,971)	1,475,653	(509,245)	230,729	648,507	276,327	(507,163)	805,564	191.8%	120.0%	143.4%
	1990	294,264	267,175	90.8%	629,226	213.8%	271,665	(22,599)	623,616	(356,441)	116,918	330,427	181,881	(285,720)	513,619	174.5%	52.0%	122.5%
	1991	318,036	371,666	116.9%	257,151	80.9%	294,253	(23,783)	1,033,697	(662,030)	3,189	92,275	161,687	(226,341)	467,752	147.1%	79.5%	55.0%
	1992	352,014	700,556	199.0%	1,110,571	315.5%	324,583	(27,431)	1,242,847	(542,290)	176,023	654,318	280,230	(459,252)	782,161	222.2%	89.6%	142.0%
	1993	402,337	1,018,674	253.2%	744,957	185.2%	380,055	(22,282)	1,476,629	(457,955)	100,656	360,393	283,909	(306,976)	769,979	191.4%	132.3%	96.8%



Nationwide Experience

For Reporting Year: 2017
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in This Nationwide Filing
ROP: Excluded
Provisions: All Provisions
Benefit Period: All years

	1994	479,353	1,870,593	390.2%	1,702,687	355.2%	451,139	(28,214)	2,071,485	(200,892)	215,888	1,115,383	371,416	(418,730)	993,373	207.2%	188.3%	171.4%
	1995	872,984	2,933,702	336.1%	2,485,823	284.8%	830,002	(42,982)	3,734,503	(800,801)	247,738	1,651,235	586,850	(585,317)	1,596,465	182.9%	183.8%	155.7%
	1996	1,642,301	3,679,183	224.0%	3,198,621	194.8%	1,634,488	(7,813)	3,711,026	(31,843)	283,952	1,798,054	1,116,615	(606,319)	2,891,628	176.1%	127.2%	110.6%
	1997	4,624,150	10,023,003	216.8%	8,388,036	181.4%	4,510,999	(113,151)	9,698,740	324,264	945,118	5,419,547	2,023,371	(719,593)	5,244,711	113.4%	191.1%	159.9%
	1998	7,073,737	13,579,598	192.0%	9,620,132	136.0%	6,990,498	(83,240)	11,277,790	2,301,808	883,922	6,283,714	2,452,495	(724,947)	6,346,888	89.7%	214.0%	151.6%
	1999	8,348,812	14,955,251	179.1%	12,012,242	143.9%	8,247,044	(101,768)	12,247,475	2,707,776	1,375,424	8,015,093	2,621,725	(218,893)	6,752,135	80.9%	221.5%	177.9%
	2000	12,493,742	19,930,088	159.5%	17,032,850	136.3%	12,358,486	(135,255)	18,438,252	1,491,836	1,913,173	11,329,560	3,790,117	365,592	9,752,293	78.1%	204.4%	174.7%
	2001	17,170,794	23,661,507	137.8%	17,552,972	102.2%	16,938,314	(232,479)	25,932,932	(2,271,424)	2,210,256	10,604,497	4,738,219	1,185,084	12,175,068	70.9%	194.3%	144.2%
	2002	9,775,378	14,015,742	143.4%	11,242,375	115.0%	9,640,816	(134,562)	12,682,433	1,333,309	1,236,353	7,518,579	2,487,443	949,674	6,503,342	66.5%	215.5%	172.9%
	2003	1,051,745	1,277,586	121.5%	931,836	88.6%	1,052,878	1,132	1,133,843	143,742	115,952	550,416	265,468	183,146	678,483	64.5%	188.3%	137.3%
	2004	1,220,268	964,430	79.0%	1,247,558	102.2%	1,225,030	4,762	539,830	424,601	142,201	840,796	264,561	487,779	673,068	55.2%	143.3%	185.4%
	2005	7,196	41	0.6%	315	4.4%	0	(7,196)	0	41	0	0	315	5,822	819	11.4%	5.0%	38.4%
2017	Total	66,866,675	111,111,428	166.2%	90,184,359	134.9%	65,807,669	(1,059,006)	108,299,347	2,812,081	10,322,168	57,756,023	#####	(2,272,350)	57,555,583	86.1%	193.1%	156.7%
Grand	Total	1,976,376,811	1,761,300,088	89.1%	1,760,106,180	89.1%	1,990,356,111	13,979,300	1,483,711,983	277,588,106	1,483,732,146	252,909,238	#####	502,683,372	1,120,313,717	56.7%	157.2%	157.1%

Ability/Medico Insurance Companies
Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are Without Changes in Active Life Reserve
Experience Starting January 1, 2018 Forward

Projection Assumptions
 Projection Starting Date: 1/1/2018
 Rate Increase Beginning Implementation Date: 9/1/2017
 Cumulative Nationwide Rate Increase: 30.20%
 Lapse/Mortality: .85% Voluntary Lapse + 1994 GAM Mortality
 Interest Rate: 4.50%
 Shock Lapse: 0.00%
 Claim Antiselection: 0.00%

Experience Year	Projected Experience (No Increase*)			Projected Experience W/ Rate Increase			
	Earned Premium	Incurred Claims	Loss Ratio	Revised Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio
2018	67,335,177	87,536,987	130.0%	74,452,505	87,536,987	117.6%	90.1%
2019	62,255,470	85,457,087	137.3%	73,536,161	85,457,087	116.2%	91.0%
2020	56,720,111	83,770,169	147.7%	70,423,690	83,770,169	119.0%	91.9%
2021	51,188,571	81,861,789	159.9%	66,647,520	81,861,789	122.8%	92.8%
2022	45,913,872	79,759,470	173.7%	59,779,861	79,759,470	133.4%	93.9%
2023	40,995,114	77,942,467	190.1%	53,375,639	77,942,467	146.0%	95.0%
2024	36,450,681	75,840,288	208.1%	47,458,786	75,840,288	159.8%	96.3%
2025	32,266,751	73,353,089	227.3%	42,011,310	73,353,089	174.6%	97.6%
2026	28,435,954	70,520,966	248.0%	37,023,612	70,520,966	190.5%	99.0%
2027	24,949,356	67,433,362	270.3%	32,484,061	67,433,362	207.6%	100.4%
2028	21,790,205	64,132,472	294.3%	28,370,847	64,132,472	226.1%	101.8%
2029	18,944,758	60,645,888	320.1%	24,666,075	60,645,888	245.9%	103.2%
2030	16,396,711	56,979,035	347.5%	21,348,518	56,979,035	266.9%	104.5%
2031	14,127,714	53,166,507	376.3%	18,394,284	53,166,507	289.0%	105.8%
2032	12,120,161	49,363,959	407.3%	15,780,450	49,363,959	312.8%	107.0%
2033	10,351,807	45,666,194	441.1%	13,478,053	45,666,194	338.8%	108.2%
2034	8,806,083	42,112,276	478.2%	11,465,520	42,112,276	367.3%	109.3%
2035	7,464,845	38,723,459	518.7%	9,719,228	38,723,459	398.4%	110.4%
2036	6,305,197	35,503,708	563.1%	8,209,367	35,503,708	432.5%	111.4%
2037	5,307,014	32,672,272	615.6%	6,909,732	32,672,272	472.8%	112.3%
2038	4,449,076	30,174,823	678.2%	5,792,697	30,174,823	520.9%	113.2%
2039	3,718,167	27,843,583	748.9%	4,841,054	27,843,583	575.2%	114.0%
2040	3,096,384	25,648,985	828.4%	4,031,492	25,648,985	636.2%	114.8%
2041	2,571,036	23,557,998	916.3%	3,347,489	23,557,998	703.8%	115.5%
2042	2,129,719	21,615,434	1014.9%	2,772,895	21,615,434	779.5%	116.2%
2043	1,759,971	19,814,730	1125.9%	2,291,482	19,814,730	864.7%	116.8%
2044	1,450,944	18,142,156	1250.4%	1,889,128	18,142,156	960.3%	117.4%
2045	1,194,052	16,578,033	1388.4%	1,554,656	16,578,033	1066.3%	117.9%
2046	981,191	15,123,336	1541.3%	1,277,511	15,123,336	1183.8%	118.4%
2047	805,125	13,822,703	1716.8%	1,048,273	13,822,703	1318.6%	118.9%
2048	659,836	12,660,158	1918.7%	859,107	12,660,158	1473.6%	119.3%
2049	540,050	11,615,383	2150.8%	703,145	11,615,383	1651.9%	119.7%
2050	441,525	10,670,256	2416.7%	574,865	10,670,256	1856.1%	120.1%
2051	360,861	9,803,695	2716.8%	469,841	9,803,695	2086.6%	120.4%
2052	294,753	9,012,611	3057.7%	383,768	9,012,611	2348.5%	120.7%
2053	240,621	8,290,704	3445.5%	313,289	8,290,704	2646.3%	121.0%
2054	196,327	7,629,447	3886.1%	255,618	7,629,447	2984.7%	121.3%
2055	160,104	7,004,034	4374.7%	208,455	7,004,034	3360.0%	121.5%
2056	130,494	6,408,818	4911.2%	169,903	6,408,818	3772.0%	121.8%
2057	106,300	5,856,923	5509.8%	138,403	5,856,923	4231.8%	122.0%
2058	86,542	5,355,489	6188.3%	112,678	5,355,489	4752.9%	122.2%
2059	70,413	4,877,680	6927.2%	91,678	4,877,680	5320.5%	122.3%
2060	57,249	4,426,717	7732.4%	74,539	4,426,717	5938.8%	122.5%
2061	46,508	4,002,294	8605.7%	60,553	4,002,294	6609.6%	122.7%
2062	37,744	3,616,104	9580.7%	49,142	3,616,104	7358.4%	122.8%
2063	30,595	3,263,277	10666.0%	39,835	3,263,277	8192.0%	122.9%
2064	24,767	2,931,436	11836.0%	32,247	2,931,436	9090.6%	123.0%
2065	20,018	2,627,693	13126.5%	26,064	2,627,693	10081.8%	123.1%
2066	16,151	2,346,412	14527.8%	21,029	2,346,412	11158.0%	123.2%
2018 - 2066	593,802,074	1,597,162,356	269.0%	748,966,050	1,597,162,356	213.2%	
Inception - 12/31/2017	1,976,376,811	1,760,106,180	89.1%	1,976,376,811	1,760,106,180	89.1%	
Inception - 2066	2,570,178,885	3,357,268,535	130.6%	2,725,342,861	3,357,268,535	123.2%	
PV 2018 - 2066	450,731,838	994,360,398	220.6%	563,813,824	994,360,398	176.4%	
PV Inception - 12/31/17	3,612,548,422	2,574,308,497	71.3%	3,612,548,422	2,574,308,497	71.3%	
PV Inception - 2066	4,063,280,260	3,568,668,896	87.8%	4,176,362,246	3,568,668,896	85.4%	

Ability/Medico Insurance Companies
Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are WITHOUT Changes in Active Life Reserves

Experience Year	Actual Data		2013 Filing		2017 Filing			
	Runout		Earned Premium	Incurred Claims	No Rate Increase		With 30% avg increase starting 9/1/17	
	Incurred Claims				Earned Premium	Incurred Claims	Earned Premium	Incurred Claims
	Earned Premium	Discounted to Incurred Year						
2013	74,519,157	102,150,975	77,681,627	93,420,847				
2014	74,942,415	102,088,376	98,349,210	95,765,692				
2015	74,084,629	90,857,049	103,653,070	96,305,394				
2016	71,114,054	84,456,720	94,753,455	95,630,029				
2017	66,866,675	89,197,391	85,640,966	94,317,032	71,651,996	89,510,222	72,733,941	89,510,222
2018			77,113,082	92,592,188	67,335,177	87,536,987	74,452,505	87,536,987
2019			69,144,456	90,421,901	62,255,470	85,457,087	73,536,161	85,457,087
2020			61,724,999	87,721,070	56,720,111	83,770,169	70,423,690	83,770,169
2021			54,861,152	84,584,338	51,188,571	81,861,789	66,647,520	81,861,789
2022			48,531,601	81,059,078	45,913,872	79,759,470	59,779,861	79,759,470
2023			42,734,362	77,265,355	40,995,114	77,942,467	53,375,639	77,942,467
2024			37,457,467	73,206,026	36,450,681	75,840,288	47,458,786	75,840,288
2025			32,673,748	68,941,597	32,266,751	73,353,089	42,011,310	73,353,089
2026			28,361,390	64,494,188	28,435,954	70,520,966	37,023,612	70,520,966
2027			24,498,177	59,949,583	24,949,356	67,433,362	32,484,061	67,433,362
2028			21,054,448	55,445,446	21,790,205	64,132,472	28,370,847	64,132,472
2029			18,004,001	51,045,750	18,944,758	60,645,888	24,666,075	60,645,888
2030			15,318,845	46,786,659	16,396,711	56,979,035	21,348,518	56,979,035
2031			12,969,539	42,669,119	14,127,714	53,166,507	18,394,284	53,166,507
2032			10,927,993	38,820,578	12,120,161	49,363,959	15,780,450	49,363,959
2033			9,163,357	35,310,692	10,351,807	45,666,194	13,478,053	45,666,194
2034			7,649,927	32,090,613	8,806,083	42,112,276	11,465,520	42,112,276
2035			6,361,981	29,165,997	7,464,845	38,723,459	9,719,228	38,723,459
2036			5,270,688	26,437,854	6,305,197	35,503,708	8,209,367	35,503,708
2037			4,350,924	23,928,920	5,307,014	32,672,272	6,909,732	32,672,272
2038			3,579,579	21,653,969	4,449,076	30,174,823	5,792,697	30,174,823
2039			2,938,249	19,592,073	3,718,167	27,843,583	4,841,054	27,843,583
2040			2,405,566	17,712,526	3,096,384	25,648,985	4,031,492	25,648,985
2041			1,965,463	15,980,280	2,571,036	23,557,998	3,347,489	23,557,998
2042			1,603,449	14,411,232	2,129,719	21,615,434	2,772,895	21,615,434
2043			1,306,149	12,988,363	1,759,971	19,814,730	2,291,482	19,814,730
2044			1,062,323	11,693,313	1,450,944	18,142,156	1,889,128	18,142,156
2045			863,132	10,512,387	1,194,052	16,578,033	1,554,656	16,578,033
2046			700,746	9,441,821	981,191	15,123,336	1,277,511	15,123,336
2047			568,471	8,500,682	805,125	13,822,703	1,048,273	13,822,703
2048			460,875	7,672,421	659,836	12,660,158	859,107	12,660,158
2049			373,341	6,936,632	540,050	11,615,383	703,145	11,615,383
2050			302,238	6,281,902	441,525	10,670,256	574,865	10,670,256
2051			244,728	5,692,861	360,861	9,803,695	469,841	9,803,695
2052			198,120	5,165,068	294,753	9,012,611	383,768	9,012,611
2053			160,358	4,689,699	240,621	8,290,704	313,289	8,290,704
2054			129,768	4,258,282	196,327	7,629,447	255,618	7,629,447
2055			104,987	3,858,615	160,104	7,004,034	208,455	7,004,034
2056			84,911	3,486,033	130,494	6,408,818	169,903	6,408,818
2057			68,647	3,145,770	106,300	5,856,923	138,403	5,856,923
2058			55,470	2,840,195	86,542	5,355,489	112,678	5,355,489
2059			44,793	2,552,266	70,413	4,877,680	91,678	4,877,680
2060			36,140	2,284,453	57,249	4,426,717	74,539	4,426,717
2061			29,127	2,036,776	46,508	4,002,294	60,553	4,002,294
2062			23,443	1,814,379	37,744	3,616,104	49,142	3,616,104
2063					30,595	3,263,277	39,835	3,263,277
2064					24,767	2,931,436	32,247	2,931,436
2065					20,018	2,627,693	26,064	2,627,693
2066					16,151	2,346,412	21,029	2,346,412
Total			1,067,560,535	1,842,577,946	665,454,070	1,686,672,578	821,699,991	1,686,672,578
PV 2017+			534,549,637	963,174,707	501,414,606	1,039,102,812	610,685,427	1,039,102,812
Diff in PV Premium - PV Claims for 2017+				-428,625,070		-537,688,206		-428,417,386



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April 6, 2017

To: State Department of Insurance

Re: Ability Insurance Company (Ability)

Company NAIC # 71471

Policy Forms: 3358, 582, NH585, AC597, LT690, LT691, LT692, LT693, LT694, LT695, LT696, LT697, LT698, LT201, LT202, and LT203

Ability has entered into a service agreement with Milliman, Inc. (Milliman) effective September 26, 2016 that includes reviewing long-term care rate filing assumptions and projections.

Ability prepared and submitted a rate filing in 2017 that included some/all of the above-referenced policy forms. Milliman has conducted a review of the voluntary lapse, mortality, and morbidity assumptions used by Ability in supporting the projections in this rate filing and believes them to be reasonable and appropriate for this purpose. Milliman has not reviewed the filing documents nor performed any technical checking of the filing or projections for accuracy.

In determining the assumptions to be reasonable, the following information was reviewed and relied upon:

- Policy termination experience study provided by Ability with actual experience through September 30, 2016;
- Morbidity experience study provided by Ability with actual experience through June 30, 2016;
- The Society of Actuaries (SOA) June 2011 study on mortality improvement, *Global Mortality Improvement Experience and Projection Techniques*;
- The July 2016 SOA study on morbidity improvement, *Long Term Care Morbidity Improvement Study: Estimates for the Non-Insured U.S. Elderly Population Based on the National Long Term Care Survey 1984-2004*; and
- General industry experience and actuarial judgment.

In addition to the items discussed above, the assumptions used in the prior rate increase filing for the above-referenced policy forms were reviewed. The changes in assumptions from the prior filing to the current filing were determined to be appropriate and consistent with recent company experience and broader applicable industry experience.

Based upon my review of the supporting projections and understanding of the requested increase, I believe that the proposed premium rate increase is justified under the relevant sections (based on the issue dates of these policies) of the current NAIC Long-Term Care Insurance Model Regulation. The accumulated value of the past actual experience along with the discounted value of future projected experience meet the tests contained in the Model. Projections supporting the increase and a description of the requested increase were provided by Ability and relied upon in forming my opinion. I did not independently verify the projections but did review them for reasonableness.

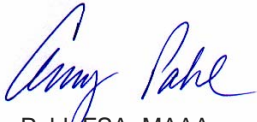
In performing my review, I relied on data and other information provided by Ability. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of my review may likewise be inaccurate or incomplete.

I performed a limited review of the data used directly in my review for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of my assignment.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

Should you have any questions regarding the above, please feel free to contact me directly at (952) 820-2419 or by email at amy.pahl@milliman.com.

Respectfully,

A handwritten signature in blue ink that reads 'Amy Pahl'.

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

AP/mab